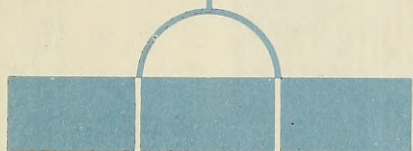
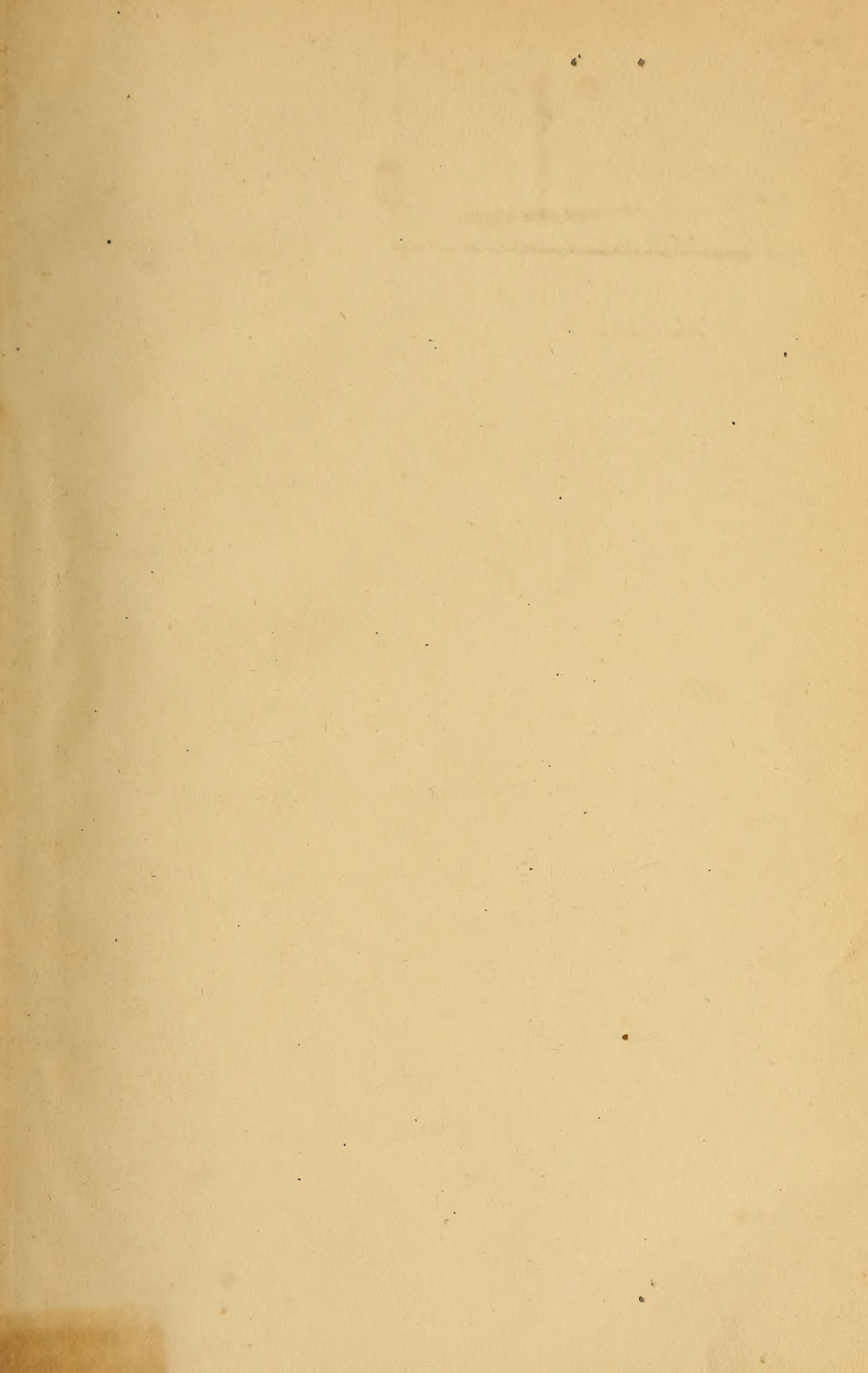
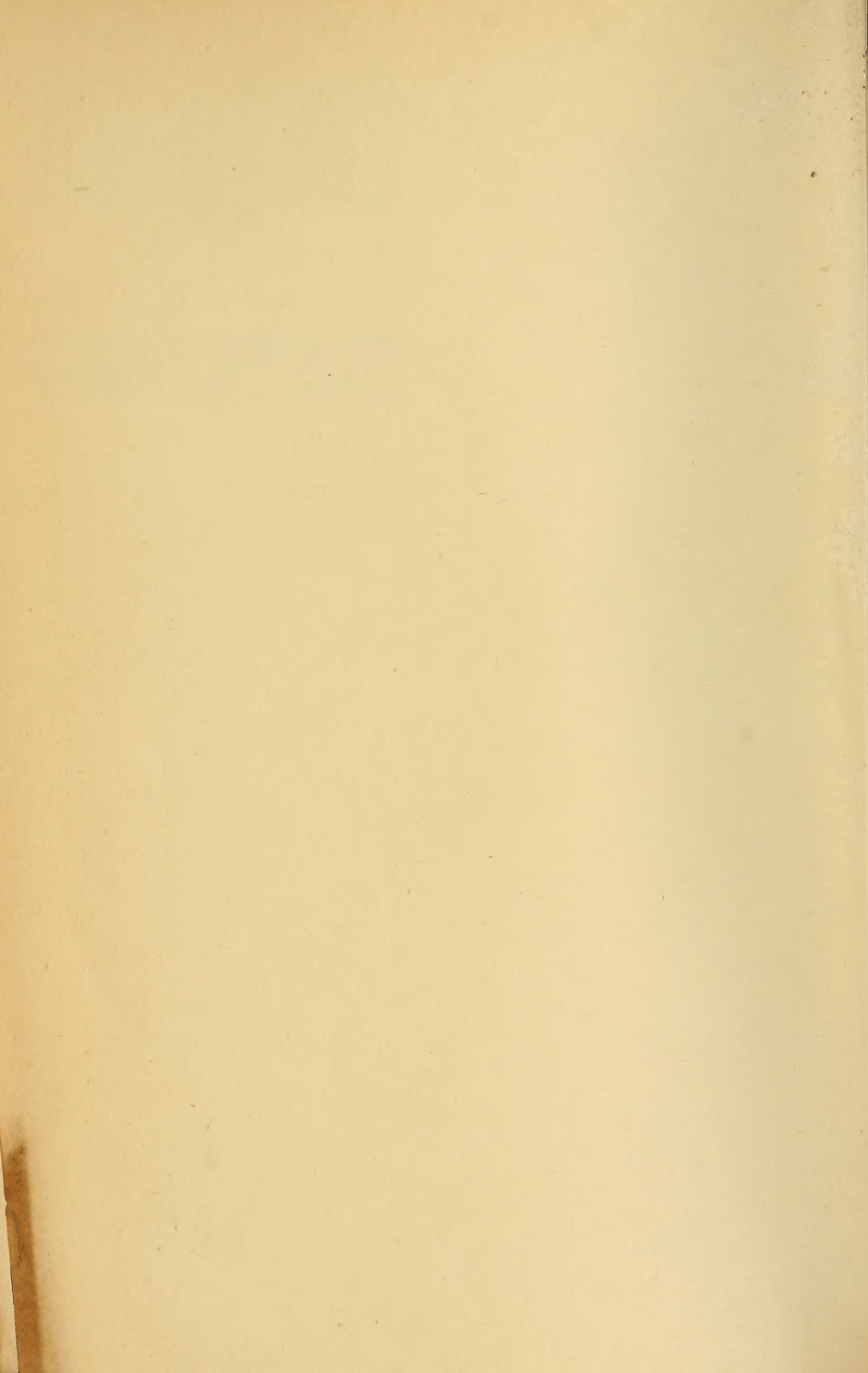


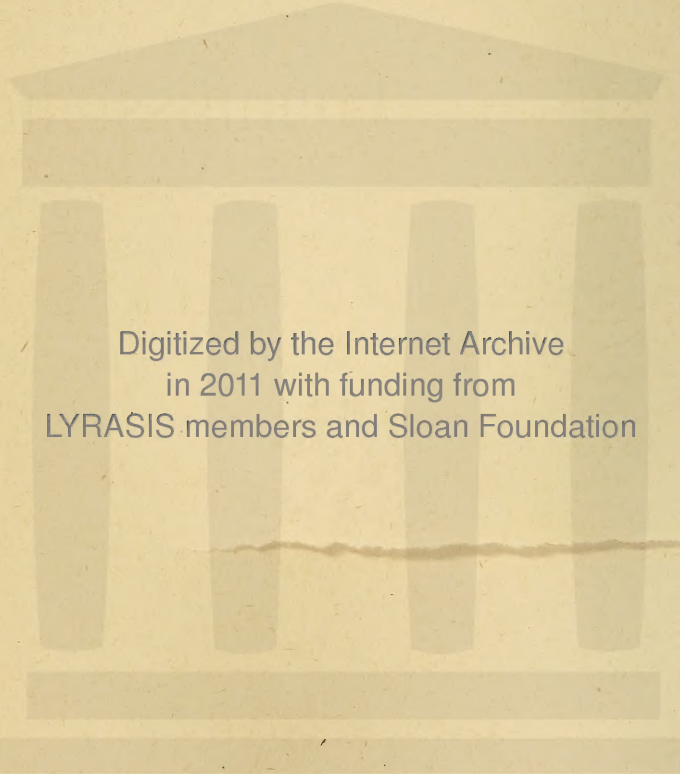


the
university of
connecticut
libraries









Digitized by the Internet Archive
in 2011 with funding from
LYRASIS members and Sloan Foundation

PUBLIC DOCUMENTS

OF THE

STATE OF CONNECTICUT,

JANUARY SESSION, 1886.

Printed by order of the General Assembly.

HARTFORD:

1886.

CONN
J
87
.C8
A3a
1886
v.2
pt.1

CONTENTS.—VOL. II.

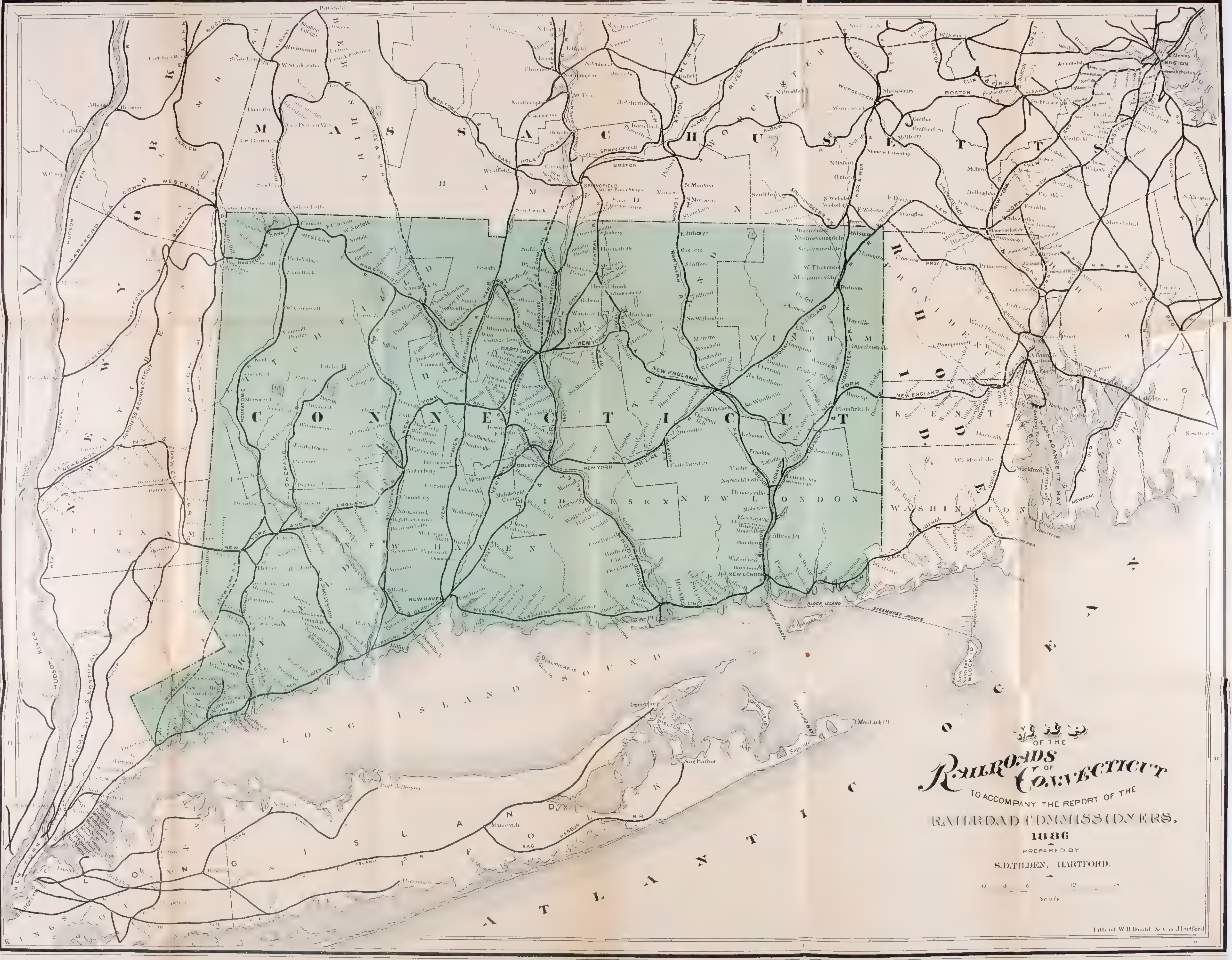
1. Railroad Commissioners.
2. Insurance Commissioner. Part 1.
3. Insurance Commissioner. Part 2.
4. Shell-Fish Commissioners.
5. Fish Commissioners.
6. Commission on Revision of Tax Laws.
7. Storrs Agricultural School.
8. Storrs Agricultural School, Special Commission.
9. Connecticut Hospital for Insane.
10. American Asylum for Deaf and Dumb.
11. Sheffield Scientific School.
12. Hartford Hospital.
13. Statement of Vote.

CONTENTS.—VOL. I.

1. Governor's Message.
2. Legislative Statistics.
3. Estimates of Expenses 1886 and 1887.

REPORTS.

4. Treasurer.
5. Comptroller.
6. Criminal Business of Courts.
7. School Fund.
8. Education.
9. Reform School.
10. Industrial School.
11. State Prison.
12. Jails.
13. Adjutant-General.
14. Quartermaster-General.
15. Board of Health.
16. Board of Charities.
17. Bank Commissioners.
18. Bureau of Labor Statistics.



بن و ذر
OF THE
Railroads
OF
CONNECTICUT
TO ACCOMPANY THE REPORT OF THE
RAILROAD COMMISSIONERS.
1886
PREPARED BY
S.D. TILDEN, HARTFORD.

0 3 6 12 18
Scale

1886.

THIRTY-THIRD ANNUAL REPORT
OF THE
RAILROAD COMMISSIONERS
OF THE
STATE OF CONNECTICUT,
TO WHICH ARE ADDED
STATISTICAL TABLES
COMPILED FROM THE
ANNUAL RETURNS FOR 1885
OF THE RAILROAD COMPANIES OF THIS STATE.

Printed by Order of the Legislature.

HARTFORD, CONN. :
PRESS OF THE CASE, LOCKWOOD & BRAINARD COMPANY.
1885.

State of Connecticut.

To the Honorable General Assembly of the State of Connecticut, January Session, A. D. 1886:

We present this our report for the year 1885, being the thirty-third annual report of the Railroad Commissioners of Connecticut, together with the returns of the railroad companies for the year ending September 30, 1885, and the statistical statements and tables which have been prepared therefrom.

While the legislation of our State to secure comfort and safety on our railroads and in their operation has always been abreast of the times, yet it has been with so little flourish of trumpets that it does not seem to be generally known, even among the well informed, how much we have in fact taken the lead in many of these matters. An illustration of this is found in the manner in which the law passed last year in Massachusetts for the suppression of locomotive whistling was heralded, as though it was a new departure, a New York daily announcing that our sister State was "leading the way in bringing about a most beneficent reform,—the abatement of the nuisance of locomotive whistling"; and the article was copied into our newspapers, forgetting or not knowing that it was our own State that was leading in this reform. Twelve years ago we called the attention of the Legislature to this matter, and though it was some years before public sentiment found expression in a statute, yet our law on this subject ante-dates that of Massachusetts by four years, having been passed in 1881. By it we are authorized to prohibit the use of the whistle, when the ringing of the engine bell can be substituted for it. The necessity for a law to this effect arose, not from any unwillingness of the companies to omit the whistle, but because the failure to whistle was, as the law then stood, liable to be

held to be negligence on the part of the company, and indeed had been so held by the courts, even when the omission was in accordance with the recommendation of the Railroad Commissioners. Our statute was therefore so drawn as to make it a requirement of law that the whistle should be omitted when the Commissioners should so direct. The law was passed to get rid of the whistling for grade crossings of highways, and for this purpose it has proved sufficient and satisfactory. The relief to invalids and nervous persons, and the immunity from accidents which occurred from horses being frightened at the noise of the whistle, has been immense, while we have yet to learn of a single accident which might have been averted had the omitted whistle been sounded at any place to which the provisions of the law have been applied. The relief experienced from omitting the whistle at highway crossings has, however, intensified the annoyance resulting from its use for the very many other purposes to which it is applied in railroad work, and has raised the question whether the nuisance may not be further abated. When any efficient substitute can be had at reasonable expense, there is no excuse for the annoyance and injury which the whistle causes in populous neighborhoods. There are some purposes to which it is applied for which no substitute seems applicable, as, for instance, to call in flagmen who have been sent back from delayed trains to warn those approaching; unless, indeed, the track torpedo may be safely relied on, so that, when placed, the flagman may return without waiting for the call, or the flagman is left to be taken up by the following train. This would avoid the whistle but might often cause unnecessary delay. As a signal of approach to a station, or to notify gatemen or flagmen at crossings, electric signals can be substituted, and we think the present law ought to be so modified as to permit us to order the whistle to be omitted, and any other signal substituted, in such cases as we judge it to be safe. In the meantime, the annoyance and injury caused by these whistles could be greatly lessened and nearly removed by thoughtfulness and care of officials and em-

ployees of the railroad companies. If there is any more ear-torturing sound than that to which the whistles on some roads have been adjusted, we are ignorant of it. We do not question the motive for this. It is to make the sound as all-pervading as possible, that none may be so deaf as not to hear and heed. But this intense shrillness is not necessary, and therefore not justifiable. On other roads, the whistle has been so toned down as to be rather pleasant, than otherwise, so that we have heard no complaint of it anywhere along the line of these roads, nor has any one suggested that it is ineffectual by reason of its mildness. During the year we have prohibited the sounding of the whistle at all highway crossings in the borough of Stamford, and at most of the crossings in New Britain, and have extended the limits within which it is not allowed in the city of Hartford. A petition for similar action by the selectmen of Stratford is now pending, on which a hearing has been had, and further action is delayed at the request of the petitioners, in order that additional protection may be provided at the crossings before the order is made.

It should further be remembered that Connecticut was the first state to adopt a standard time, or require safety couplers on freight cars, which by requirement of the Commissioners are to be hung at the uniform standard height above the rails. We very much regret the action of your immediate predecessors in repealing the law providing for the distribution of standard time, and hope that you may think best to re-enact it. The whole subject will be found fully presented in the communication of Prof. Leonard Waldo, addressed to us and printed in the Appendix.

Our law requiring examination of certain classes of railroad employees for color-blindness and defective sight gave the earliest legislative recognition of a necessity in the management of railroads, now almost universally conceded but then so new as to have called forth opposition strong enough to secure the repeal of the law.

GRADE CROSSINGS.

Our State has also been in advance of others in the direction of prohibiting new grade crossings and doing away with existing ones. The sentiment of the State on this subject found expression so long ago as 1849, in the law providing that railroad companies should not construct their roads at grade across highways except under the authority and direction of the Railroad Commissioners. Very few railroads were, however, built after the passage of that act until the "town aid" railroads were constructed twenty years later, and then the anxiety of the people to get those roads constructed with the least possible expense, caused this provision of the law to be practically ignored.

In 1883, our authority to permit grade crossing of highways by railroads was restricted to cases where "special reasons" existed. As a consequence, in the location of the New York & Connecticut Air Line, only five such crossings were allowed out of one hundred and forty-three highways crossed, and on the Hartford & Harlem only three out of one hundred and ninety-five; and in the proposed Savin Rock branch of the New York, New Haven & Hartford railroad, we refused to allow any such crossings whatever.

The first statute restricting the building of highways across railroads at grade was enacted in 1870. Under it no highway could be so constructed, except by authority and permission of the Railroad Commissioners; if this was not given we were to direct whether the highway should pass above or below the track. This law was a restriction but not a prohibition of grade crossings, inasmuch as we felt compelled to allow them in some cases where it seemed impracticable to go over or under the track, even though we thought no crossing necessary. We therefore called on the Legislature to give us authority to refuse permission to cross at all where we thought it ought not to be allowed, but in 1883 the Legislature did better than we had asked, by absolutely prohibiting the building of highways across railroads at grade. It may, therefore, be safely said that there will be very few,

if any more, grade crossings authorized in the State of Connecticut.

It has been comparatively easy to prohibit new grade crossings, but it is far more difficult to do away with those already existing. Before 1876, it could only be done by agreement, but in that year a law was passed, on our recommendation, under which we could on proper petition order a highway carried over or under the railroad where it previously crossed at grade, or change the location of the railroad or highway. This power we have exercised whenever called on. It was claimed in the case of the Town of Suffield *vs.* the New Haven & Northampton Company, just decided by the Supreme Court of Errors, that we exceeded our powers in this direction, but our action has been sustained. In 1883, we were further authorized to make like changes, to a limited extent, without previous petition from any party, when in our opinion public safety required it. This authority we have also exercised in two or three instances, but we have uniformly been met with such strong opposition from the town authorities and citizens, on account of the expense involved, that in the absence of positive requirement we have rarely insisted on the changes. We feel that we ought to be supported by more positive legislation: that the law should compel the change of a certain number of crossings yearly, that, if you please, it should be made the imperative duty of the Commissioners to require this.

Few people realize how great would be the cost of changing all the grade crossings; indeed it is difficult to give even an approximate estimate of the cost. The expense in the different cases would vary from a few hundreds up to very many thousands of dollars, as in the Asylum Street Bridge project in Hartford. The officers of the Hartford & Harlem estimated that it would cost one million of dollars more to build their road than it would have cost had we permitted them to cross the highways at grade. This would have been an average of about five thousand dollars a crossing, which we think was a fair estimate. If it would cost thus much in

the construction of a new road, mostly through the open country, it would cost much more to change the crossings on existing roads where population has crowded in upon them, but even at the average named it would cost \$6,220,000 to change the grade crossings now existing.

Such a burden would be far too great to be imposed at any one time on either the railroads, or towns, or both together, but if extended over say twenty years, and distributed as it necessarily must be over all the companies and the many towns through which the railroads run, while the burden would still be considerable it would not be heavier than the advantages gained would warrant. If a law to this effect should be passed, it should vest in the Commissioners, or in some one outside of the railroad companies and the towns, authority to enforce compliance with the orders made. Otherwise the law might prove inoperative in many instances.

During the year a dangerous crossing in the town of Plymouth, on the New York & New England railroad, has by our orders been changed to an overhead crossing, and two crossings in the town of Orange (West Haven), on the New York, New Haven & Hartford railroad, have been brought into one and carried under the tracks, and without our orders a grade crossing in Norfolk, on the Hartford & Connecticut Western, has been changed to an under-crossing. Petitions are also pending for the change of two crossings in Waterbury, two in New Britain, and one in Manchester, all on the New York & New England road; and one at Brookfield Junction on the Housatonic.

In order to have a statement as correct as possible we have had a recount made of the number of grade crossings where for any reason we thought there might be a mistake, and the number now reported in the State, including the fifteen added in the construction of the Meriden & Cromwell railroad, is 1,244. Of this number there are about fifty which are reported twice, being highways crossing two railroads where their tracts are contiguous. Of the whole number 79 are protected by gates, 36 by flagmen, and 24 by

electric signals. Gates have been ordered by us at four crossings in Stonington, and electric signals at two others in that town, and a petition is now pending asking for further protection at another grade crossing in the same town. An electric signal has also been ordered at the Shelton avenue crossing of the New Haven & Northampton railroad in New Haven, and also at Southington on the same road; and one at Greenville, on the Norwich & Worcester railroad in Norwich. Electric signals have also been erected by the Naugatuck railroad company at two crossings on the upper part of that railroad. At Willimantic we have ordered the Receiver of the New York & New England railroad company to remove one of the side tracks at the junction of Union and Jackson streets, and suggested changes in those streets, and in Main street, so as to avoid the grade crossings altogether.

We have been called on only once during the year to decide whether a new highway should go over or under the track. This was in Waterbury, and the direction was given for the street (Fifth street) to be taken under the New York & New England railroad.

Only once also have we been called on to issue any order in regard to fences along the line of a railroad.

Three applications in regard to approaches to depots have been made, one at East Hampton, which has been arranged, one in regard to the Wilson Point depot of the Danbury & Norwalk railroad, since withdrawn, and one in regard to Mystic station on the New York, Providence & Boston railroad, recently brought, which is still pending.

THE "PARALLEL" RAILROAD COMPANIES.

The condition of the New York & Connecticut Air Line and of the Hartford & Harlem railroad companies continues essentially the same as at the time of our last report, except so far as the lapse of time may have affected the duration of their corporate existence. Nothing of any consequence has been done on the line of the New York & Connecticut Air Line during the year. Its officers have made a return to us in the

usual form, which return is included in the returns of the other companies, but the figures therein contained are not included in our tables or any of our statistical statements. This company has less than ten months, or till the 22d of October, in which to finish and put in operation its road. If not completed by that time its corporate existence ends by provision of law. It is manifest that the work will not be done by that time, and the company has given public notice that it will apply to your Honorable Body for an extension of time. This will probably be opposed both by those who think that the provisions of the general railroad law ought to be restricted rather than enlarged, and by the Hartford & Harlem, whose location is practically the same between New Haven and the New York state-line, over a route where, confessedly, there is no demand for two additional railroads.

The time within which the Hartford & Harlem railroad company was required to expend in construction ten per cent. of its subscribed capital in order to retain its existence expired on the 30th of last November. If this expenditure was made it has two years more, or till December 30, 1888, in which to complete and put in operation its railroad. Its president and treasurer have filed in the office of the Secretary of State a certificate that the required ten per cent. has been thus expended. We print, with the returns of the other companies, a copy of this certificate with a list of the officers of the company.

CONDITION OF THE ROADS.

In reporting as to the general condition of the railroads, we are able to repeat the statement made in our last two reports; that none of them have been allowed to depreciate, but most of them have been decidedly improved, so that as regards road-bed, track, bridges, and equipment, the railroads of the State were never in so good a condition as at the present time. On most of the roads more or less work in the way of permanent improvement has been accomplished, as evidenced by

the continued filling up of trestles and pilings, the replacing of wooden bridges by iron or stone structures, the straightening of the alignment and improvement of grades where practicable, the lessening of the small amount of iron rail still remaining in the tracks, and the establishment of electric signals, or other suitable protection at many points of danger.

DANBURY & NORWALK RAILROAD.

The work of substituting iron bridges for the many wooden ones on the line of this road has been continued during the year by the building of two such bridges, of four spans each, and of a total length of 252 feet, over Still river in the town of Danbury, and also an iron-girder bridge over the stream between Reading and Sanfords; a brick arch has replaced wooden stringers over a road near Sanfords, and another arch has replaced a wooden bridge of 40 feet span on the Hawleyville branch. The equipment of the road has been increased by the purchase of four passenger and twelve twenty-ton freight cars. Electric lights have been introduced into the company's picnic grounds at Brookside Park.

The track and road bed have been maintained in their usual good condition, and a considerable renewal of steel rails in place of iron has been made on the Hawleyville branch.

The gross earnings of the road show an increase of \$9,148.03, and the net earnings an increase of \$4,656.27. Dividends of five per cent. in all have been paid on the capital stock.

HARTFORD & CONNECTICUT VALLEY RAILROAD.

This road is now controlled and operated by the New York, New Haven & Hartford Railroad Company, and most of the earnings during the year not needed for running expenses have been used for necessary renewals and repairs. The long pilings at Fenwick and Saybrook have been thoroughly repaired and, where necessary, substantially rebuilt. The work of filling up the pilings in the city of Hartford, and bridging the streets with iron girders resting on stone abut-

ments, has been continued and nearly completed. The many wooden bridges along the line have received attention, new piles have been driven where needed and old timber replaced by new. Additional turnouts have been put in at several stations, and the depot platforms lowered, making them easier of access. The track and roadbed have been maintained in good condition.

HARTFORD & CONNECTICUT WESTERN RAILROAD.

Aside from some work on the Tariffville trestle and Chapinville piling, but little has been done on the line of this road during the year in the way of permanent improvement. The track and road-bed have been maintained in good condition, the wooden bridges being mostly new have needed but few repairs. An unexpected landslide east of Tariffville station occurred in November last, causing several days' detention of trains, and requiring the construction of a heavy bulkhead of piling and timber to prevent a similar occurrence hereafter. The net earnings for the year are \$10,362.54, against a deficiency of \$3,662.74 for the preceding year, showing a gain of \$14,025.28 besides the payment of \$28,490.25 accrued liabilities reported on page 125 of last year's report, and not then included in the company's balance sheet.

HOUSATONIC RAILROAD.

No important permanent improvements have been made on the line of this road within the limits of this State during the past year. The track, roadbed, and equipment have been maintained in their usual excellent condition. The net earnings show an increase of \$21,026.69, or over twelve per cent. as compared with those of the preceding year. Seven per cent. in dividends have been paid on the preferred stock.

MERIDEN & CROMWELL RAILROAD.

This road was opened for business, and regular trains commenced running over it on the 6th day of April last. Its length is 10.5 miles, extending from the city of Meriden on

the west to the Connecticut River on the east. As usual with most new roads, some trouble and annoyance have been experienced in getting everything into good working order. The Summit Swamp trestle, about two miles east of Meriden, at first imperfectly constructed, has been thoroughly rebuilt and strengthened. At a point about one mile west of Cromwell the grade of the original track having been found too low, it has been raised and a permanent trestle constructed so as to place it above the high-water mark of Connecticut River. Several troublesome cuts have been widened, the road has been well ballasted and ditched, and is now in good condition for business. The net earnings up to October 1st have been \$2,331.18.

NAUGATUCK RAILROAD.

The substitution of iron for wooden bridges has been continued on the line of this road during the past year by the erection of a very substantial one over the Naugatuck river, between Waterville and Thomaston, containing three spans of one hundred feet each. The double-track iron bridge at Waterbury over the same river has also been completed. A large coal-pocket has been constructed at Bridgeport, and Hunt's Automatic Railway is used in connection therewith for transferring cargoes from vessels. On the northern part of the road a considerable amount of ballasting has been done, and a portion of the Watertown branch relaid with steel. Two dangerous road crossings below Winsted have been protected by electric signals.

The net earnings show a decrease of \$13,099.31, being a little more than five per cent. The usual dividends of ten per cent. in all have been paid to the stockholders.

NEW HAVEN & DERBY RAILROAD.

As a large annual expenditure has been made on this road during several years past for permanent improvements now substantially completed, and more particularly noted in our last three annual reports, a comparatively small amount has

been needed in this direction during the past year. The high pilings in West Haven, however, have been thoroughly repaired, and considerable other unfinished permanent work has been completed. A new locomotive has been added to the equipment. All the bridges on the line, as well as the track and roadbed, have been maintained in good condition.

The business of the road shows a slight falling off as compared with the preceding year, the net earnings having decreased \$1,677.40, or about 2.6 per cent.

NEW HAVEN & NORTHAMPTON RAILROAD.

An important permanent improvement on the line of this road is now in progress at Farmington river, above Plainville station. The old wooden bridge of two spans of 174 feet each is to be replaced by a substantial iron one, and the summit south of the bridge will be lowered so as to reduce the grade from 50 feet per mile to 20 feet per mile for a distance of about 7,000 feet. Above this bridge a bad depression in the roadway has been taken out by raising the track about eight feet in the lowest place. These changes, when fully completed, will greatly improve the appearance, safety, and efficiency of this part of the road. Other improvements have been made at various points by the building of new side tracks, substitution of iron girders for wooden ones, and putting in about six miles of steel rail on the Collinsville branch in place of iron, and all the track has been kept in good condition.

The net earnings show a slight increase over those of last year, the excess being \$2,050.17.

NEW LONDON NORTHERN RAILROAD.

This road continues to be operated by the Central Vermont railroad company as lessors. Beyond the building of an excellent drawbridge in New London harbor, no permanent improvements of importance have been made on it during the past year. The track, roadbed, and equipment are in good condition. The need of a new depot building at New London

to replace the one partly destroyed by fire on the 6th of February last, and the determination of its proper location, has given rise to considerable discussion, and several hearings on the matter have been held by this Board, which are elsewhere referred to in this report.

The net earnings of the road have been \$5,721.22 greater than those of the preceding year, and the usual dividends of six per cent. in all have been paid to the stockholders.

NEW YORK & NEW ENGLAND RAILROAD.

This road has continued under the control of Charles P. Clark as receiver for the second mortgage bondholders. Its financial condition, however, has been so much improved under his management, that on the 22d of December last an order was issued by Judge Shipman, by whom the receiver was appointed, directing him to deliver over to the company on the 31st of December, all of its property in his charge and possession. So that the receivership will have continued just two years. The manner in which the railroad was operated, and the condition of its finances when Mr. Clark was entrusted with the management are too well remembered to need recital. That in this short time he has been able to secure comfort, safety, and dispatch, second to none, in its operations, to complete the improvements then unfinished, to extinguish its heavy floating debt, to place its bonds and preferred stock above par, and give an appreciable value to its twenty millions of common stock, is a result in which not only he and his friends may feel a commendable pride, but one which is to be regarded with satisfaction by all as an evidence of what an exceptionally able man under the control of an irreproachable judge can do, not only to save a valuable property, but also to rescue the name of receiver from becoming a title of reproach.

The track, road-bed, and equipment of the main line, as well as of the Norwich & Worcester division, and in a less degree that of the Connecticut Central, included under the same management, have been maintained in good condition, and

its train service has been prompt and satisfactory, with entire freedom from any serious accident. About 1,700 tons steel rail and 130,000 new cross-ties have been put into the tracks on the various divisions.

A dangerous highway crossing in the town of Plymouth has been carried over the railroad, and the necessary approaches are now being graded. An expenditure of more than ten thousand dollars has been made at Willimantic to improve and enlarge the facilities for the freighting business at that point.

An interlocking switch and signal apparatus has been placed at the crossing of the Housatonic railroad at Hawleyville, which obviates the necessity of stopping the trains at this point.

The net earnings of the road have more than doubled as compared with the preceding year, increasing from \$432,389.68 to \$876,122.56.

NEW YORK, NEW HAVEN & HARTFORD RAILROAD.

The work of stone ballasting the sixty-two miles of track between Springfield and Hartford, which has been in progress for several years past, has been substantially completed since our last report, and the roadbed on this part of the line is now one of the best in the country. A similar improvement on the New York division has also been completed during the past year from New Haven west to the Housatonic river, a distance of about twelve miles.

A substantial iron bridge, of improved construction, has replaced the old wooden bridge at Westport, consisting of three spans of 92 feet each, with a 150 feet draw. The bridge over James street, in the city of New Haven, and the bridge over a dangerous highway crossing in the town of Madison, on the Shore Line division, referred to in our last report, have both been completed. Work is now in progress in West Haven to unite two highway grade crossings into one and carry it under the track.

New double-track iron draw-bridges have been put in at

Bridgeport and Norwalk. The interlocking system of signals, with derailing switches, has been adopted at all draw-bridges, and trains are now allowed to pass over them at a reduced rate of speed without stopping.

The construction of a new station building in New Britain, in connection with the New York & New England railroad is contemplated, and a considerable expenditure has already been made to secure the necessary approaches from Main street. A new station-house has been erected at East Norwalk, and improvements made at various other depots.

The Boston & New York Air Line and Stamford & New Canaan railroads are operated by this company under leases, and are in every respect maintained in good condition.

The net earnings show an increase of \$197,147.80 over those of last year, and the usual ten per cent. dividend has been paid to the stockholders.

NEW YORK, PROVIDENCE & BOSTON RAILROAD.

The condition of the seventeen miles of this important road which lies within the limits of this State changes but little from year to year. The bridges, roadway, and rolling stock are always maintained in such good condition as to call for little criticism.

The gross earnings show a decrease of \$45,444.56; the operating expenses an increase of \$33,115.46; making net earnings \$78,560.02 less than last year. Dividends of 8 per cent. have been paid to the stockholders.

SHEPAUG RAILROAD.

Since our last report two additional iron bridges of one hundred and ten feet span each have been put in over the Shepaug river, in place of the wooden ones formerly in use.

Considerable ballasting and other work of renewal has been done on various parts of the line. Two and one-half miles of steel rail has been put into the track.

These commendable improvements, with the necessary

running expenses, have absorbed \$64,612.65 of the \$68,940.21 gross earnings of the road.

SOUTH MANCHESTER RAILROAD.

All the business conveniences of this short road are in the same good condition as heretofore reported, and its earnings and expenses do not materially differ from those of the preceding year.

ANNUAL RETURNS.

For the first time within the recollection of this Board, the annual returns of all the companies were sent in by the time prescribed by law, and fewer defects or errors have been noticed by us than in any previous year.

CAPITAL STOCK AND INDEBTEDNESS.

The total amount of stock and debt, as reported September 30, 1885, was \$92,853,787.66, of which \$58,578,477.46 was stock, and \$34,275,310.20 debt, \$26,981,000.00 of the latter being funded; the stock having increased \$543,400.00, and the debt \$532,146.07.

The amount of stock per mile of road is \$39,849.30, and \$23,862.12 of debt per mile, which is \$34,316.63 of stock and \$20,079.26 of debt per mile of single track, not including sidings. The amount of funded debt averages \$18,293.20 per mile of road, or \$15,806.09 per mile of single track.

GROSS EARNINGS.

The gross earnings again show a falling off from the preceding year, and to a slightly greater extent than last year, the total earnings being \$15,625,452.52 as against \$15,934,295.75 the preceding year, the passenger earnings, which amounted to \$7,171,309.92, falling off \$37,155.85, or about one-half of one per cent., and the freight earnings, which amounted to \$7,284,985.37, falling off \$252,531.29, or three and one-third per cent. The Shepaug, Danbury & Norwalk,

and New York, New Haven & Hartford each show a slight gain, all others a loss.

OPERATING EXPENSES.

The operating expenses have, however, been reduced to a greater amount than have the gross earnings, being \$899,534.20 less than last year, and amounting to \$10,617,214.58. The Shepaug and the New York, Providence & Boston alone show an increase, and the Housatonic, which in 1884 completed the laying of steel rails, the New York, New Haven & Hartford, and the New York & New England showing the greatest decrease, that in the last named amounting to \$501,224.67.

NET EARNINGS.

The net earnings of course show an increase. They amounted to \$5,008,237.94, a gain of \$690,687.97, or nearly sixteen per cent.

DIVIDENDS.

The same eleven companies as last year declared dividends amounting to \$2,628,071.00, ranging from four to ten per cent., which averaged 8.36 per cent. on the \$32,221,427.46 of capital. No dividends were declared on \$27,167,050.00 of capital, and there was \$1,242,852.23 of interest overdue on \$15,300,000.00 of bonds on the 30th of September last. The capital of the New York & Connecticut Air Line railroad company, and that of the Hartford & Harlem railroad company is not included in the above.

PROPERTY ACCOUNTS.

The permanent investments, including cash and cash assets, amount, as reported, to a total of \$99,878,049.53, which is an increase of \$701,887.41, and is divided as follows: Construction Account, \$77,775,069.87; Equipment Account, \$10,697,882.72; Other Permanent Investments, \$2,523,75.92; Cash and Cash Assets, \$8,881,421.02. The Construction Account would therefore be \$52,908.21 per mile

of road, main line and branches; \$45,562.45 per mile of single track; and the Equipment Account \$7,053.42 per mile of road operated.

LENGTH OF ROADS.

No new roads having been built or old ones extended during the year, the length of completed roads in the State remains 973 33 miles.

PASSENGERS AND FREIGHT CARRIED.

There were 17,430,921 passengers carried during the year, being 473,347 more than the preceding year. Since 1880, the number of passengers carried has increased forty-eight per cent., while the passenger earnings have increased only thirty-five per cent. The amount of freight carried shows a very great falling off, having been only 6,873,997 tons, a falling off of 1,295,322 tons, or about sixteen per cent. Since 1880 the increase in quantity of freight carried has been about thirty-five per cent., while the income from it has increased only about nineteen per cent.

EARNINGS AND EXPENSES PER MILE OPERATED.

The total number of miles of road operated was 1,517.02, and the gross earnings per mile averaged \$10,300.09, as against \$10,576.95 last year. The gross operating expenses averaged \$6,998.73, as against \$7,644.60 last year, being a reduction of nearly nine per cent. The net earnings per mile operated were \$3,301.36, an increase of a little over eleven per cent.

EARNINGS AND EXPENSES PER MILE RUN.

The gross earnings per mile run averaged seven cents less than last year, amounting to one dollar and thirty-two and one-half cents, and the average gross expenses were almost eleven cents less. The net earnings per mile run averaged forty-two and one-half cents, which was three cents and eight mills less than the preceding year, a total falling off of \$447,672 94.

MILEAGE.

The total mileage, or miles run, shows an increase of 371,846 miles, and amounted to 11,786,130 miles. A little over three per cent. more miles were run, while, as stated above, the receipts were about four cents less per mile. The passenger mileage was 6,009,251, an increase of 117,879. The freight, 3,800,597, a falling off of 359,824 miles. The miscellaneous mileage was 1,976,282.

MAINTENANCE OF ROADS.

The average cost of maintenance of road per mile operated was \$1,449.35, which was \$40.61 less than last year. The average cost of maintenance per mile run was \$0.186, which was one cent per mile less than last year, which one cent represents a total saving of \$117,861.30.

ACCIDENTS.

We are again able to report that no train accident attended with any serious injury to passengers has occurred during the year. It is true twelve passengers have been injured, five of them fatally, but all through their own want of care.

Of persons not connected with the roads or their operation, usually classed as trespassers, an unusually large number have been injured, the total having been one hundred and nineteen, of which number seventy-six were fatally injured. Twenty-two were injured at highway crossings, of which number thirteen died. Of employees, only eighty-one were reported injured, seventeen of whom died. This is a reduction of nine in the number fatally injured, and of thirty-three in the total number of employees injured, from the preceding year, and a reduction from two years ago of forty-nine per cent. in the injured, and of nearly fifty-nine per cent. in the killed or fatally injured. The number of those reported as injured in coupling or uncoupling cars was thirty-two, which was twenty-seven per cent. less than the preceding year, and as the number injured in falling from the cars,

which is the way in which, next to coupling and uncoupling, the greatest number are injured, was only two less than last year, there is some ground for thinking that the increase in safety couplers is beginning to have the hoped-for effect.

In the light of experience, the legislation of other States, and the action of the master car builders, this question of safety freight car couplers, however, presents a new phase which may call for additional legislation. Under our law, the first on this subject, it will be remembered, the companies are required to cause all new cars, etc., to be provided with some couplers, "so arranged as to render the presence of any person between the ends of the cars *unnecessary* for the purpose of coupling the same." Under this law *any* coupler which complies with the requirement, if approved by us, may be used. Under the Massachusetts law five couplers have been *prescribed* by the Commissioners, one of which must be used. The Commissioner of Michigan has been required to select two or more which must be used in repairs or new construction. The master car builders have adopted for further trial in actual service twelve couplers, six link, five of them with loose link and one with fixed link, and six vertical plane couplers. These twelve include three of those prescribed in Massachusetts, and exclude two. It is upon this question of the kind of coupler, link or vertical plane, that the need of further legislation turns. If the object is simply to require the companies to furnish suitable instrumentalities which, if the employees choose to use, will prevent injuries, the law is sufficient as it stands, and those companies which comply with it need not fear suits for damages for this class of injuries. But if the object is to insure safety so far as possible to the employee, then perhaps further legislation is needed, even though it be arbitrary in character. Where the link is retained, the brakeman, in nine cases out of ten, perhaps ninety-nine out of a hundred, scorns the use of the mechanical device and uses his hands, partly because he thinks it quicker and partly because he thinks it cowardly to make use of other means. If, therefore, you would protect

him against himself, and not merely protect the company from liability for injuries, you must go further and require our companies in all future renewals and construction to provide couplers in the use of which it shall not only not be necessary to go between the cars, but which shall give no more occasion for going between them than the Miller Coupler does in the coupling or uncoupling of passenger cars.

The statement of accidents as given above is made up from the annual returns of the companies, and we can not now say but what it includes all which it is made the duty of the companies to report, that is, all accidents which are "attended with personal injury," but having noticed in the newspapers, reports of accidents which were not included in the returns made to us, we, two years ago, began the keeping of a record of such accidents as might be noticed in the newspapers received at our office. This record was kept during the last railroad year, that is, from September 30, 1884, to September 30, 1885, and the result is, we find fifty-seven cases on this record which are not included in the returns of the companies. At least one such case is noticed on the road of every company reporting to us except on the New York, Providence & Boston, and the South Manchester railroads. Of this newspaper list of fifty-seven, sixteen are given as employees, of which eight were coupling accidents, twenty-nine are put down as persons not connected with the roads or their operation,—trespassers,—ten as either passengers or persons about to take trains as passengers, and two undefined. As to the passengers, all, except in one instance, appear to have met with the accidents through their own fault. It is probable that very many of these accidents were not "attended with personal injury." The avidity of the newspaper reporter for items, would lead him to report the accident, though it caused no injury. Other accidents, though attended with some personal injury, may not have come to the knowledge of the reporting officer. Our reason for this conclusion is that three of the cases which appear on our office record are put down as occurring on one road, and eight on another, on

both of which we know unusual efforts are made to have the reports as complete as possible. We are having each one of the fifty-seven cases investigated, and expect to be able to determine whether there has been any fault on the part of the companies in this matter, and if so, what legislation, if any, is needed in the matter.

PASSENGER STATIONS.

The question of new passenger stations has proved to be one of the most difficult matters to adjust between railroad companies, where more than one road enters or runs through a town, and also between the companies and citizens. It took nearly thirty years to get a new one at Willimantic, and it was not till special powers were conferred upon us in regard to the matter that even such accommodations as now exist were secured. Two years ago we were by special act authorized, if we thought it necessary to the protection and accommodation of the public, to order a union depot to be located and erected at New Britain. Proceedings have been necessarily slow by reason of legal difficulties to be overcome, but there has been still greater delay by reason of the failure of the Receiver of the New York & New England railroad company to agree with the officers of the New York, New Haven & Hartford railroad company, in regard to location and plans. The location has, however, been fixed by us, and a decision given that a new depot should be built, and that it should be located on the south side of the tracks; that there should be but one track between it and the tracks of the New England road; that arrangements for the passenger trains of the New York, New Haven & Hartford road should be made at the easterly end of the station, so that the track of the New York, New Haven & Hartford railroad company between the station and the New England tracks may be kept clear at all times except when necessary to run freight past the station; and that the station should have a covered platform not less than ten feet wide, extending to Main street, along the south side of the tracks; and that the

station should belong to the New York, New Haven & Hartford railroad company, with a right of use vested in the New York & New England railroad company. Details of location, construction, and use to be agreed upon by the two companies if possible; but if not, then to be hereafter determined by the Commissioners, and should the New York, New Haven & Hartford railroad company, both deny the right of the Commissioners to order as a part of the depot the covered platform extending to Main street; and also decline to accept, and agree to construct, the same as a part of the depot, then and in that event the whole question of location to be regarded as still undecided.

The last-named company took immediate steps to secure the land necessary for the approach from Main street, and this has been accomplished. It has also submitted four plans for the station building for our approval, varying in estimated cost from about fifteen thousand dollars to about twenty-six thousand. To the least expensive of these plans, with some modifications, the Receiver of the New York & New England railroad company signified his assent, provided either is to be adopted. He however asked that he might have opportunity to prepare a plan of his own, so soon as his arduous duties as Receiver should be ended, and to this we have consented, it being manifestly desirable that the parties who are to use the station should agree on the plans, and details of constructions.

Last year a resolution was passed by the General Assembly, requiring the New York, New Haven & Hartford railroad Company and the New London Northern railroad company to locate, construct, maintain, and use a union passenger station at such site on the foot of State street in the city of New London, as should be approved by us, and granting such other authority and making such other requirements as seemed necessary for that purpose. A petition calling on us to make the requisite orders, was brought on the 16th of June, and heard in part on the 7th of July, and on the 11th of July we gave our approval of the location for the station,

defining the limits within which, the necessary "lands, waters, easements, highways, rights and privileges" might be taken for the purpose; but reserving for future consideration, the approval, or determination, of the precise site, plan, style, dimensions, and arrangements of such station and all matters of expense, the question of a separate station or ferry-house at New London, for the New York, Providence & Boston railroad company, and the change of the landing place at New London of the New London and Groton ferry, and all matters pertaining thereto. An appeal was taken from this decision to the Superior Court, where the appeal was dismissed; but the questions involved have been taken up to the Supreme Court of Errors, and all proceedings are now suspended.

The general powers of the Commissioners, in regard to depots, are too restricted. We may prescribe the time during which ticket-offices shall be open, and make such rules as to platforms and out-buildings at stations as public interest requires; but in regard to the building itself we have no power whatever, and companies may continue to impose on their patrons structures which they themselves admit to be wholly unsuitable, but there is no relief short of the General Assembly.

DRAW-BRIDGES AND RAILROAD CROSSINGS.

The New York, New Haven & Hartford railroad company having now provided at all the draw-bridges on its line, apparatus which in our judgment makes it safe so to do, we have given permission for its trains to cross without stopping, provided that the speed of all trains be reduced after passing the distance signals so as not to exceed fifteen miles an hour from the home signal till the derailing switch is passed, and also provided at Norwalk that the speed across Washington street shall not exceed ten miles an hour.

Similar apparatus having been placed at the crossing of the New York & New England and the Housatonic railroads at Hawleyville, like permission has been given in regard to

that crossing. Permission to make other crossings without stopping have been asked, but refused until such crossings shall be protected by interlocking signals and derailing switches.

A law was passed by the last Legislature, general in its terms, but intended as we suppose to apply only to railroad draw-bridges, making it our duty to investigate any and all complaints made to us of interference with navigation in the uses of draw-bridges over any navigable waters in this State, and to make such orders in reference thereto, as in our judgment would remove, so far as possible, all just cause of grievance consistent with the rights of parties that might be affected thereby and the public safety. Only once has our attention been called to the subject, and in that case the difficulty was adjusted without formal orders. The law was not what was asked for by those who appeared before the Legislature, and whether it has been for this reason that no other complaint has been made to us, or because the causes of complaint have been removed we do not know.

Similar remarks would apply to the so-called "short-haul law" of last session. No proceedings have been begun under it so far as we know, partly, perhaps, because of new regulations made by the companies in consequence of the law, and more, probably, by reason of the modifications introduced into the law as passed, which many of the advocates of the principle claimed deprived the bill of all vital force.

EMPLOYERS AND EMPLOYEES.

In discussing the matter of car-couplers and injuries to employees a few years ago, after stating the American rule as generally held in regard to the liability of employers for injuries to employees, we expressed the opinion that we might reasonably expect to see the rule relaxed in this country in favor of the employee. At that very time there was pending in our Supreme Court a case, *Wilson v. Wilimantic Linen Company*, in the decision of which the court took its first step in the direction indicated, and now by the

decisions in *Darrigan vs. New York & New England Railroad Company* and *Zeigler vs. Danbury & Norwalk Railroad Company*, that court has practically abandoned the old rule which has heretofore prevailed in this State and adopted that which prevails in many of the Western and Southern states, and which leads the employer to a much greater degree of liability than formerly.

Whether, in view of these decisions, additional legislation may not be advisable, should be considered, and for a better understanding of the subject let us briefly examine the past and present state of the law.

On the continent of Europe employers have always been held to greater liability for injuries to employees than in this country or in England, till the passage of the "Liability Act" of 18 0. The European decisions were based first, on the *theory* that all the acts of the employees were ordered by, and were therefore the acts of the employer, and second on the *principle* that the business in all its details was carried on by the employees for the benefit and profit of the employer, and that therefore all damages which might be received in the course of the business, whether by third parties or servants, should be charged against the profits.

The decisions in this country, in which it has been held that the employer was not liable for injuries received by an employee through the negligence or fault of another employee, were based first, upon the doctrine of "common employment," and second, on that of "contract." The test of common employment is that all have the same employer and are paid out of a common fund. It rejects the idea that there are various grades of workmen, and maintains "that workmen do not cease to be fellow-workmen because they are not equal in point of authority," but that "a fellow-servant, within the meaning of the general rule, is any one serving the same master, in the same common employment, and under his control, whether equal, inferior, or superior in his grade or standing."

The doctrine of contract, as applicable to this subject, was

thus laid down by Chief Justice Shaw, in the leading case on this subject, "Where several workmen engage to serve a master in a common work, they know, or ought to know, the risks to which they are exposing themselves, including the risks of carelessness, against which their employer cannot secure them; and they must be supposed to contract with reference to such risks"; and again, "He who engages in the employment of another for the performance of specified duties and services for compensation, takes upon himself the natural and ordinary risks and perils incident to the performance of such services, and, in legal presumption, the compensation is adjusted accordingly. And we are not aware of any principle which should except the perils arising from the carelessness and negligence of those who are in the same employment."

In the case of *Burke vs. Norwich & Worcester Railroad Company*, decided by our Supreme Court in 1867, Judge McCurdy says, "The principle relied upon by the defendants that a master is not liable to a servant for an injury to him occasioned by the misconduct or negligence of a fellow-servant has been so often recognized, both in this country and in England, that it must now be considered as settled law. Two reasons are usually assigned for the rule; 1st, That the employed must be supposed to have contracted with reference to the perils of the business, including those which may arise from the character and conduct of his fellow employees; and 2d, That public policy requires that each servant should be influenced by its operation to be not only careful of his own doings, but as watchful as possible over the acts of his associates." The judge, however, goes on to say that the justice of this reasoning has been questioned by high judicial authority, and that however plausible it may be in theory it is very doubtful whether, in fact, the risk is considered by a fireman on a railroad, for instance, in calculating the proper amount of his wages, and that it is by no means certain that public interest would not be best subserved by holding the superior

to the strictest accountability for the misconduct of subordinates, whoever may be the sufferers.

The law, however, remained unchanged, either by statute or decision, till 1883, and this, too, notwithstanding the effort, in 1881, of Judge Brewster, then a member of the Senate, to secure the passage of an act modeled after the English "Employers' Liability Act." In 1883 our Supreme Court, apparently thinking that neither justice nor public policy could longer sustain the existing measure of liability, seem to have reached a turning point, and thenceforward the decisions have tended rapidly towards the doctrine of the liability of employers to employees for the neglect or misconduct of other employees. In the case of *Wilson vs. Williman-tic Linen Company*, the facts were that new machinery had been put in the mill, and some of the shafts had been left without collars, which were essential to keep them in position when running. These collars the superintendent had ordered put on, but it had not been done at the time Wilson was directed to connect the shafting. He put on the belt, the shaft fell, and he was seriously injured.

The court, in its decision, abandoned the doctrine that because the superintendent and Wilson were "fellow workmen" though of different grades, with a common employer and paid from a common fund, that therefore the one could not recover for injuries received through the neglect of the other; and applying the well-settled rule of law, that it is the duty of the master to furnish adequate and suitable tools and implements for the conduct of his business, and that this duty can not be delegated to one servant so as to exonerate the master from liability to another servant who is injured in consequence of the non-performance of the delegated duty, and held that there was such a distinction between the employee whose duty it was to see that proper instrumentalities for the performance of the work required were furnished and maintained, and the employee whose duty it was to make use of these instrumentalities when supplied, that they ceased to be "fellow workmen" within that mean-

ing of the term which exempts the employer from liability for damages caused to one by the neglect or misconduct of the other, and that therefore the company was liable to Wilson for the injuries received through the neglect of the superintendent in failing to see that his order had been complied with.

The next case, and the first railroad case in which employees in different departments of the common employment were held not to be "fellow servants," was *Darrigan vs. New York & New England Railroad Company*, decided last February. The plaintiff, a locomotive engineer, was injured in a collision caused by the negligence of the train-dispatcher. The circumstances were fully stated in our report of two years ago. The company denied liability, because they claimed that the dispatcher and the engineer were fellow servants, both were engaged in the common business of moving a train, both were employed and might be discharged by the division superintendent. Each had the rules of the company in his hands, and knew the duty of the other, as therein prescribed. These rules were sufficient, and if "complied with no collision could take place." And next, because the rules of the company, which had been placed in Darrigan's hands, provided expressly that "the regular compensation of employees covers all risks or liability to accidents," which provision expressed the contract between the parties.

In this case there was no question of condition of machinery, and the court expressly found that the rules of the company were all that was needful, and that the dispatcher was competent. To hold the company liable, then, it was necessary to abandon the old rule, that if the master has provided competent servants and suitable instrumentalities for his work, his liability ends as respects other servants, and, to take another step in the same direction but a little beyond the position taken in *Wilson vs. Willimantic Linen Company*. This the court has done. It abrogates the rule of equality among employees, and "that a deputy's negligence is chargeable upon the principal only when the delegation of authority

is total, not partial, *nor over a certain department of work*," and establishes the rule that where one employee is bound to obey the order of another, the superior becomes, as to his inferior, the company itself. That the regulations of the company, essential to safety, that the engineer should obey the orders of the dispatcher, makes the dispatcher represent the company, so that his neglect is the neglect of the company, and hence the company becomes liable for all damages caused by that neglect. Employees whose duties are as diverse as those of train dispatcher and locomotive engineer are no longer "fellow servants" in this State. Whether a conductor of one train and a brakeman on another are "fellow servants" or not, would have been determined in the case of *Zeigler vs. the Danbury & Norwalk Railroad Company* had the Supreme Court decided it upon the facts as found by the Superior Court. By an agreement between the Danbury & Norwalk and Shepaug railroad companies, the latter company furnished the former an engine, engineer, fireman, conductor, and brakemen to run a freight train over the Danbury & Norwalk road between Danbury and Hawleyville, which train also ran to Litchfield and back over the Shepaug road. Zeigler was a brakeman on this train. On February 20, 1883, while on the Danbury & Norwalk road, it was run into by a freight train of the Danbury & Norwalk company "solely by reason of the negligence of the conductor in charge of the" latter train. The Superior Court found that under the contract between the two companies, the men furnished to the Danbury & Norwalk company by the Shepaug company, while on the defendants' road were directly under the orders of the defendants' officers, the same as if employed and paid by them, and were accountable to the defendants' officers for the proper performance of their duties; and so fully was this so, that the defendants' officers had the right to discharge any of them for neglect, or any improper conduct while on that road. It also found, as a matter of fact, that this "Litchfield freight," while on the defendants' road, was a train of the defendants; and, upon these facts, rendered

judgment for the defendants, because the brakemen on the one train and the conductor on the other were "fellow servants."

The Supreme Court, however, held that Zeigler could not, "in any proper sense, be regarded as the servant of the defendants;" that "the Superior Court erred in holding that he was, and that the defendant was exempt from liability." It therefore ordered a new trial. In none of these cases, however, does the court determine the effect of a contract, either expressed or implied, that the compensation paid shall exempt the employer from liability for his own negligence, but, in the Darrigan case it intimates that such a contract would be contrary to public policy, and therefore not to be sustained.

Notwithstanding these decisions, there are still many points regarding the liabilities of employers to employees yet to be settled, and we are of opinion that the interest of both, and public policy, demands that the settling of these questions should not be left to the slow and expensive process of the courts, but that the most approved principles applicable should be embodied in the statute law. The fact that these last two cases were decided by a divided court makes such action all the more important. The most complete statute on the subject is undoubtedly the English Employers' Liability Act, which defines the various cases in which workmen may have a right of action against employers for injuries received, prescribes the notice to be given by or in behalf of the injured, and the measure of compensation. We will not quote it here, but as nothing in a long time of greater interest or pecuniary importance to railroad men, and, indeed, to to all who are employers or employed, has demanded attention than this change which is taking place in our laws, we give in the Appendix the full text of the Liability Act and the two railroad cases referred to above, and recommend that such legislation be had on the subject as, on careful consideration, may seem best. This, in our opinion, would be the

adoption of the act referred to, with only slight verbal modifications.

ASYLUM STREET CROSSING, HARTFORD.

The duty of determining the mode of separating the grades of this street and the railroads was, in 1884, intrusted to a special commission, of which the Railroad Commissioners were a part. In behalf of the commission we would report that, after various decisions and counter-decisions, the plan generally known as the West Side, or City, plan has been adopted. By it the tracks are to be all moved to the west, so that the east track will be a little west of the present west track. The street is to be carried over the tracks in the present line of the street, and a new depot will necessarily have to be built. During the year Hon. William D. Bishop resigned his position as a member of the commission, and Hon. Nathaniel Wheeler was appointed in his place. The formal vote passed, and order made by the Commission October 22, 1885, will be found in the Appendix. The duty imposed by them on the city, and on the New York, New Haven & Hartford railroad company, has been performed, so far as called for, up to this time. Nothing has as yet been done by the Receiver of the New York & New England railroad company, nor has any official communication been received from him on the subject, but he is understood to have given as a reason for his non-compliance, the fact that he was so soon to give up his position as Receiver.

SUNDAY TRAINS.

Interest in the question of Sunday trains, and the consequent Sunday work, so fully presented by us in our last report, increases the more it is discussed. That the religious sentiment of our State, without distinction of ecclesiastical connections, is strongly in favor of restricting Sunday traffic to the requirements of necessity is not to be doubted. The manner in which the report of the committee who appeared before us last year was received by its constituent body this

year, and the action taken upon that report, evinces, more than the original appointment of the committee, how thoroughly alive to the subject is the body they represent. In accordance with the recommendation of that committee, the following resolutions were passed by the General Conference of Congregational Churches, in their meeting at Danbury in October last, and the committee appointed to present the matter to your consideration :

Resolved, 1. That we, as a conference, hereby express our thanks to the Railroad Commissioners for their courtesy in granting a hearing to our committee, appointed to present to them a petition for the curtailment of Sunday railroad traffic, and for the force and clearness with which, in their annual report, they brought to the notice of the railroad corporations and of the General Assembly the great legal and moral issues involved in the subject.

Resolved, 2. That we recommend to the ministers of our churches to seek, through their public teachings, and by all legitimate means, to tone up the public conscience with respect to the demoralizing effect of running railroad trains upon the Sabbath.

Resolved, 3. That a committee of three ministers and three lay brethren be appointed to secure, if possible, restrictive legislation in the line of the Railroad Commissioners' report, and that, in this effort, the committee be authorized to invite and welcome the co-operation of representatives of other Christian bodies within the State.

At the session of the Connecticut Baptist Convention, held in Hartford, October 20 and 21, 1885, the following resolutions were unanimously passed, and a committee appointed, as therein provided :

Resolved, 1. That the requirements of the Divine law put all Christians, of every name, under lasting obligation sacredly to observe the holy Sabbath as well as to regard the needs of their fellow men, and that this Divine law demands of all railroad corporations in this country the curtailment of all freight and passenger traffic on the Lord's day, save that which is unquestionably necessary.

Resolved, 2. That this Convention, representing one hundred and twenty-six Baptist churches, embracing over twenty-two thousand

members, respectfully petition the Railroad Commissioners of Connecticut to give this matter their serious consideration, and, as far as possible, to devise measures that shall secure the better observance of this Divine law.

Resolved, 3. That we appoint a committee of three, authorized to act, in connection with committees of other Christian bodies, in behalf of this object.

A similar committee has been appointed by Bishop Williams of the Episcopal Church, and like action taken by the Methodists. Bishop McMahon, of the Roman Catholic Church, has also expressed his sense of the importance of the matter.

Among railroad employees we have found but one sentiment on this subject,—they cordially endorse all that we have said, and would most heartily rejoice could Sunday become the day of rest to them which it is to many for whose pleasure, convenience, or profit they are now obliged to forego the privilege. That many of our railroad officials are in sympathy with the movement we are glad to testify, and the past year has shown some practical evidence of it. It is not in New England alone that this subject is receiving attention; indeed we are behind rather than leaders in this movement. We referred last year to Iowa, Kentucky, and Michigan; now Georgia is said to stand foremost in the matter. And in Ohio the “Bee Line” management in Cincinnati is to be added to the number who have taken a decided stand in this matter; it has reduced Sunday work in all departments to the least possible amount, and the clerks are required to keep their work in such a manner that they need not be at their office at all on Sunday.

In Great Britain Sunday labor on railroads seems to be more restricted than in this country. On the Great Western railway less than twelve per cent. of the employees in the traffic department have to work on Sunday, and that only occasionally; and in the locomotive department only four and one-half per cent. Only three and seventy one-hundredths per cent. of passenger trains are run on Sunday, and six and

three one-hundredths per cent. of freight trains; and of this number more than one-half are trains which start on Saturday and finish the run on Sunday. And even on the Continent of Europe action is being taken in the same direction. At a meeting of the General Synod of the Evangelical Established Church of Prussia, recently held in Berlin, action was taken in favor of legislation to secure less labor on Sunday; and at the late International Railway Congress at Brussels, much interest was manifested in discussing the subject of reducing the amount of Sunday work for railroad men, and, though there seemed to be a dislike to recognizing the religious element involved, a resolution was passed recommending "periodical rest."

Wherever the experiment has been tried it has proved successful. Experience has demonstrated that it *pays* to observe the Divine command to rest; that those who work along the line of the Divine laws are more successful in the end, however it may appear for a time, than those who work athwart those laws.

This subject will be presented to you by committees composed of able and earnest men, representing the best sentiment of our State, and it cannot fail to receive at your hands the attention which it deserves. Such legislation will be proposed as to those gentlemen seems wise. The difficulties and objections in the way are many and great. But that the movement will in some form ultimately succeed we do not doubt, for religion, humanity, and economy are all in its favor.

GEORGE M. WOODRUFF,	} <i>Railroad</i>	
JOHN W. BACON,		} <i>Commissioners.</i>
WILLIAM H. HAYWARD,		

JANUARY 1, 1886.

APPENDIX.

LETTER FROM DR. LEONARD WALDO, OF THE YALE COLLEGE
OBSERVATORY, CONCERNING THE STANDARD TIME LAW.

YALE COLLEGE OBSERVATORY,
NEW HAVEN, December 1, 1885.

To the Railroad Commissioners, State of Connecticut :

GENTLEMEN,—During the January session, 1881, one of the most distinguished of Connecticut's General Assemblies passed an act establishing a State standard of time for the benefit and convenience of the industries and the people of the State. The measure passed both houses without a dissenting vote after it had been unanimously recommended by the Railroad Committee, with whom the legislation originated. The measure received your cordial endorsement and support, and inasmuch as an official report has been made to you and published in your annual reports to the General Assembly from time to time in regard to this question, it is proper that through the same channel the view which the Observatory holds in regard to the legislation during the last session of the General Assembly should also be expressed. You will allow me to refer to the preceding legislation, and to the causes leading to it, in order that the present condition of the State time service may be clearly understood.

When the Commissioners and the Railroad Committee first had their attention drawn to this matter it was thoroughly discussed and the following points developed :

The use of Hartford time and New Haven time and New London time and New York time and Boston time, all within the limits of the State, had grown to be an intolerable nuisance to everybody and a positive danger to the traveling public. To the manufacturers, whose operatives were in the habit of quitting by one time and beginning by another, it was a matter of direct loss. To the banks and courts there was always the uncertainty of local

times. To the railroads there always lurked the possible danger that employees or connections' employees might mistake the railroad for any particular local time as shown by local clocks. There was no doubt as to the benefits to be derived by unifying these differing local customs in the matter of time. The State was empowered to regulate its commerce and to establish its standard where the general government failed to do so. It was very evident that, inasmuch as the general government at Washington did not control the telegraphs, that there was no way by which the general government could be expected to furnish a State standard time as it already had furnished a State standard yard, standard pound weight and standard gallon.

In foreign countries it was seen that England, France, Germany, Switzerland, Russia, Denmark, and Austria, all controlled the telegraphs, and the government regularly furnished a standard time from the public exchequer, to the convenience and prosperity of all its people. Was such a thing possible in the United States? Hardly. With the telegraphs in the hands of private corporations it was absolutely impracticable for the government to furnish a standard time itself, and the principal telegraph company had already shown its idea of the cost to individual cities for such a standard time by its circular of 1877, announcing a tariff to the offices in the State of Connecticut of \$250 each per year. If we assume that there are 200 such offices in the State, this would mean the payment of say \$50,000 per year, for transmission alone, to the telegraph company. While this sum is within the value to the State of having such a standard time, it is a larger sum than public sentiment would warrant the General Assembly in spending.

To reduce the cost of such a standard time to the State it was proposed on the part of the railroads to transmit the time over railroad wires to the telegraph offices along their lines, and thus to relieve the State of any cost for transmission. This was the only scheme then or at present practicable. The railroads, as being specially interested in the establishment of uniform time, were willing to make a most important arrangement with any observatory designated by the State as a proper source of a time standard by which time signals should be made available at all their telegraph offices throughout the State, and thus the difficulty which was prohibitory in all other States, and by the general government,

ceased to exist in Connecticut, and it became possible to establish a State time service.

During the conferences and discussions at that time, the railroads took the ground that inasmuch as they were then paying over \$350,000 per year of taxes to the State, and inasmuch as they transmitted the time to distant points over wires which not only went to their offices, but were in most cases continued to other offices in cities and towns, also accessible to the jewelers and others interested in keeping the public time for the community, it was far more than their share of the expense, and the State ought to arrange for the transmission of time to a main office at New Haven in connection with the Yale College Observatory, which was the only institution properly fitted to furnish such a standard time within the State. It was further shown that the telegraph and telephone companies in the State, under this arrangement, would also transmit time signals, and that a very perfect and exhaustive system could be put into operation, if the State would provide a part of the annual expense necessary to enable the Yale Observatory to put its temporary plant into permanent shape for such a service. The matter of cost in detail to the Observatory was discussed; the standard of time for the New York City Hall was agreed upon as that which could be most easily changed to the seventy-fifth meridian (new standard) when that change could be effected. A suitable law was prepared and enacted without a dissenting vote, and the preparation for carrying out a contract with the State was made by the Observatory on the assurance of many legislators that no cause would occur at an early date to disturb the contract by which the State would pay the Observatory for services rendered, and the proper performance of which required the investment of Observatory capital. For fuller information on these points I refer you to your reports and appendices for 1881, 1882, and subsequent years.

The law went into effect. The Observatory furnished time to the railroads, to the Western Union Telegraph Company, to the Southern New England Telephone Company, to the Connecticut River Telegraph Company, and to the Standard Time Company, which was organized to see whether it was practicable to set clocks at a distance from the Observatory, but which after two years abandoned the experiment as impracticable on a commercial basis, after having received from the officers of the Observatory all the

aid they could give it in the way of professional advice. The experiment made by this private company clearly demonstrated that the standard time service cannot be operated as a private enterprise, and the reason is that no one person in a community, or one office, will pay for a service its expense, when all his neighbors enjoy, as fully as he, the benefit of his enterprise and expenditure.

The manufacturers were gratified at the promptness of employees. The travelers no longer were uncertain as to train times. The large watch and clock industries of the State found themselves on a par with their foreign competitors who, in England, are connected with the Greenwich, in Switzerland with the Neuchatel and Geneva, in Germany with the Hamburg and Berlin, in France with the Paris, and in other countries with government observatories for the timing of their manufactured products. The Observatory officers did everything in their power to explain, make popular, and extend the new system, but most of all to bring about in New England a uniform time. Other States considered similar legislation, but without the coöperation of railroad telegraphs they were powerless to establish any State standard. Finally, much sooner than the most sanguine expected, the entire work, toward which Connecticut and the Yale Observatory had contributed an important part, was accomplished by the railroads generally adopting the hourly meridian plan. The General Assembly of 1884 transferred the meridian for standard time from the City Hall of New York to the 75th meridian west from Greenwich, and the largest part of the entire United States then became a part of a general plan which, since we have had it in use, the wonder is that it was so long delayed.

Over the other States, Connecticut still maintained a distinct advance. By reason of its understanding with its railroads and the Observatory, it was possible to actually furnish a standard time, a condition of affairs which prevented the confusion now existing in such cities, for instance, as Cleveland and Cincinnati, and which is so irritating to the visitor from our eastern seaboard.

So the matter continued until March, 1885, when the newspapers announced that the appropriations committee had reported favorably a bill making the "Standard of time for the meridian of the city hall, in the city of New York," the standard of time "for this State."

This announcement was a complete surprise to the Observatory. In all the discussions and conferences which had taken place, the first move in the matter had been for the committee or legislators concerned to ask the advice of the Observatory, or at any rate to confer with it. The relations of the Observatory, as the custodian of a State standard, to the State, had always been of the most friendly character. The missionary work in extending this service of the Observatory had been publicly commended, and no just cause of complaint existed against the Observatory service. Yet here was a bill proposed, not by the Railroad Committee, with whom precedent had been established in standard time legislation, but by the Appropriations Committee, without consulting the Railroad Committee, the Railroad Commissioners, the Observatory, the clock companies, or, so far as I can ascertain, any of the constituency originally interested in the measure, or holding any public hearing of any kind.

After the report of the committee to the House, permission was granted by the Appropriations Committee for a hearing, in which it was explained to them how retrograde the action would be to go back to the New York standard, and have Connecticut alone in the matter, and the bill was amended so as to avoid this fatal objection when it came up for action before the House.

The report of this committee was not unanimous, but it carried with it sufficient influence to finally, after prolonged discussion in both House and Senate, terminate the arrangement by which the State was fulfilling its part of a contract with the corporation of Yale College, and paying a part of the cost of transmitting standard time to its cities.

I cannot, in this place, follow the prolonged discussion by which, after repeated consideration in both houses, it was decided, by a small majority, to discontinue the State service. Two questions were dwelt upon, however, in regard to the relation of the general government to the question, and the interest the clock industry had in the question. For convenience of reference, and without comment, I append two letters, which are typical, bearing on this point.

With the termination of the appropriation, the Observatory found itself in a trying position. It had made many friends throughout the State, and its public time service was widely appreciated. To discontinue its service would not only incommode many people,

but it would leave on its hands a plant much of which was useless for the purely scientific work of the Observatory. Acting on the assumption that the State would not terminate, without a year or more notice to that effect, its contract with the Observatory, its plans for scientific work and for the investment of its limited property had been based on a given rate of income. An earnest effort was made, therefore, to obtain by private subscription the money the State found it expedient not to pay, and the railroads were notified to that effect, and a subscription was asked of them. As might have been expected, the injustice of asking them to pay the balance of an expense of which they already paid the greatest part in providing transmitting facilities for the benefit of everybody else quite as much as for themselves, was the first idea which came to them. Afterwards, and to enable the Observatory to maintain its service until it might re-open the question at the next session of the Legislature, a friendly subscription on the part of a few of the railroads and other friends of the Observatory has enabled the corporation of Yale College to continue the service to the State, without compensation from the State. I append the letter of the President of the New York, New Haven & Hartford Railroad Company accompanying their action in the matter, as an indication of the general views held by the railroads.

I now desire to ask of you your approval and support of legislation at the coming session of the General Assembly looking to the restoration of the Time Law as it stood before the action of the last General Assembly. In this you will be assisted by the support of a large number of the members of both Houses. I make the request in the firm belief that on grounds of equity alone the General Assembly will reconsider its action in the light of additional information, and that should it, as the stronger party to a contract with one of its scientific institutions, in the future wish to discontinue such contract, it will give, through its committees, proper hearing to the scientific and industrial questions involved.

I have the honor to be, gentlemen,

Your obedient servant,

LEONARD WALDO,

*In charge of the Yale College Observatory
Public Time Service.*

I.

NAVAL OBSERVATORY, NAVY DEPARTMENT,

WASHINGTON, March 23, 1885.

DR. LEONARD WALDO, *Yale College Observatory* :

MY DEAR SIR, — In response to your verbal inquiry, I have the honor to state that it is not the policy of the Naval Observatory to interfere with the Yale College time service in Connecticut, of which a high idea as to its efficiency and suitableness to the requirements of the people of the State has been formed.

Very respectfully,

ALLAN D. BROWN,

*Commander U. S. Navy.**Asst. to Superintendent.*

II.

NEW HAVEN CLOCK CO.,

NEW HAVEN, CONN., U. S. A., April 1, 1885.

Senator A. H. Robertson :

DEAR SIR, — We understand that the General Assembly contemplate abandoning the Yale Observatory Standard Time Service. We respectfully protest against such action, as we, in common with other large manufacturers of clocks and watches in this State, use these time signals for regulating the finer clocks and watches, and such time facilities as we now have are uniformly furnished to our foreign competitors by their respective governments.

We think our industries should have been notified in this matter, and an opportunity given us to show how difficult or impossible it will be for us to obtain a standard time for our use in any other way than through the very efficient service we now enjoy.

We therefore ask your most earnest efforts in the Assembly that such aid be continued as formerly to the Standard Time Service. Very respectfully yours,

NEW HAVEN CLOCK CO.,

HIRAM CAMP, President.

III.

PRESIDENT'S OFFICE

NEW YORK, NEW HAVEN & HARTFORD RAILROAD CO.,
GRAND CENTRAL DEPOT, COR. 42d ST. AND 4TH AVE.,
NEW YORK, June 10, 1885.

Leonard Waldo, Esq., New Haven, Conn. :

MY DEAR SIR, — Our Board, at its meeting on the fifth inst., authorized the contribution by the company of sixty-five dollars a month to the Yale Observatory, towards the expense of distributing correct time throughout the State, until the next session of the General Assembly, when it is hoped that work of this sort will not need be supported by charitable contributions at the hands of anybody, but will be cheerfully paid for by the State at large, including, of course, all its inhabitants, by whom the great benefits of this distribution are enjoyed. Yours, etc.,

GEO. H. WATROUS, *President.*

EMPLOYERS' LIABILITY ACT, 1880.

(43 & 44 VIC. C. 42) 7th SEPT., 1880.

AN ACT to extend and regulate the liability of employers to make compensation for personal injuries suffered by workmen in their service.

Be it enacted by the Queen's most Excellent Majesty, by and with the advice and consent of the Lords Spiritual and Temporal, and Commons, in this present Parliament assembled, and by the authority of the same, as follows:—

SECT. I. Where, after the commencement of this Act, personal injury is caused to a workman,—

(1.) By reason of any defect in the condition of ways, works, machinery or plant, connected with or used in the business of the employer; or

(2.) By reason of the negligence of any person in the service of the employer, who has any superintendence intrusted to him, whilst in the exercise of such superintendence; or

(3.) By reason of the negligence of any person in the service of the employer, to whose orders or directions the workman, at the time of the injury, was bound to conform, and did conform, where such injury resulted from his having so conformed; or

(4.) By reason of the act or omission of any person in the service of the employer, done or made in obedience to the rules or by-laws of the employer, or in obedience to particular instructions given by any person delegated with the authority of the employer in that behalf; or

(5.) By reason of the negligence of any person in the service of the employer, who has the charge or control of any signal, points, locomotive engine, or train upon a railway,—

The workman, or, in case the injury results in death, the legal personal representatives of the workman, and any persons entitled in case of death, shall have the same right of compensation and remedies against the employer as if the workman had not been a workman of nor in the service of the employer, nor engaged in his work.

SECT. II. A workman shall not be entitled, under this Act, to any right of compensation or remedy against the employer in any of the following cases (that is to say):—

(1.) Under sub-section 1 of section I, unless the defect, therein mentioned, arose from, or had not been discovered or remedied, owing to the negligence of the employer, or of some person in the service of the employer, and intrusted by him with the duty of seeing that the ways, works, machinery or plant were in proper condition.

(2.) Under sub-section 4 of section I, unless the injury resulted from some impropriety or defect in the rules, by-laws, or instructions therein mentioned; provided that where a rule or by-law has been approved or has been accepted as a proper rule or by-law by one of Her Majesty's Principal Secretaries of State, or by the Board of Trade, or any other department of the Government, under or by virtue of any Act of Parliament, it shall not be deemed, for the purpose of this Act, to be an improper or defective rule or by-law.

(3.) In any case where the workman knew of the defect or negligence which caused his injury, and failed, within a reasonable time, to give, or cause to be given, information thereof to the employer, or some person superior to himself, unless he was aware

that the employer or such superior already knew of the said defect or negligence.

SECT. III. The amount of compensation recoverable under this Act shall not exceed such sum as may be found to be equivalent to the estimated earnings, during the three years preceding the injury, of a person in the same grade employed during those years in the like employment, and in the district in which the workman is employed at the time of the injury.

SECT. IV. An action for the recovery, under this Act of compensation for an injury, shall not be maintainable unless notice that injury has been sustained is given within six weeks, and the action is commenced within six months from the occurrence of the accident causing the injury, or, in case of death, within twelve months from the time of death; provided always, that in case of death the want of such notice shall be no bar to the maintenance of such action, if the judge shall be of opinion that there was reasonable excuse for such want of notice.

SECT. V. There shall be deducted from any compensation awarded to any workman, or representatives of a workman, or persons claiming by, under, or through a workman in respect of any cause of action arising under this Act, any penalty or part of a penalty which may have been paid in pursuance of any other Act of Parliament to such workman, representatives, or persons in respect of the same cause of action; and where an action has been brought under this Act by any workman, or the representatives of any workman, or any persons claiming by, under, or through such workman, for compensation in respect of any cause of action arising under this Act, and payment has not previously been made of any penalty or part of a penalty, under any other Act of Parliament in respect of the same cause of action, such workman, representatives, or persons shall not be entitled thereafter to receive any penalty or part of a penalty under any other Act of Parliament, in respect of the same cause of action.

SECT. VI. (1.) Every action for recovery of compensation under this Act shall be brought in a county court, but may, upon the application of either plaintiff or defendant, be removed into a superior court in like manner and upon the same conditions as an action commenced in a county court may be by law removed.

(2.) Upon the trial of any such action in a county court before

the judge without a jury, one or more assessors may be appointed for the purpose of ascertaining the amount of compensation.

(3) For the purpose of regulating the conditions and mode of appointment and remuneration of such assessors and all matters of procedure relating to their duties, and also for the purpose of consolidating any actions under this Act in a county court, and otherwise preventing multiplicity of such actions, rules and regulations may be made, varied and repealed from time to time, in the same manner as rules and regulations for regulating the practice and procedure in other actions in county courts.

"County Court" shall, with respect to Scotland, mean the "Sheriff's Court," and shall, with respect to Ireland, mean the "Civil Bill Court."

In Scotland any action under this Act may be removed to the court of session at the instance of either party, in the manner provided by and subject to the conditions prescribed by section 9 of the Sheriff Courts (Scotland) Act, 1877.

In Scotland the sheriff may conjoin actions arising out of the same occurrence or cause of action, though at the instance of different parties and in respect of different injuries.

SECT. VII. Notice in respect of an injury under this Act shall give the name and address of the person injured, and shall state in ordinary language the cause of the injury and the date at which it was sustained, and shall be served on the employer, or, if there is more than one employer, upon one of such employers.

The notice may be served by delivering the same to or at the residence or place of business of the person on whom it is to be served.

The notice may also be served by post by a registered letter addressed to the person on whom it is to be served, at his last known place of residence or place of business; and, if served by post, shall be deemed to have been served at the time when a letter containing the same would be delivered in the ordinary course of post; and, in proving the service of such notice, it shall be sufficient to prove that the notice was properly addressed and registered.

When the employer is a body of persons corporate or unincorporate, the notice shall be served by delivering the same at or by sending it by post in a registered letter addressed to the office, or, if there be more than one office, any one of the offices of such body.

A notice under this section shall not be deemed invalid by reason of any defect or inaccuracy therein, unless the judge who tries the action arising from the injury mentioned in the notice, shall be of opinion that the defendant in the action is prejudiced in his defense by such defect or inaccuracy, and that the defect or inaccuracy was for the purpose of misleading.

SECT. VIII. For the purpose of this Act, unless the context otherwise requires,—

The expression, “person who has superintendence entrusted to him,” means a person whose sole or principal duty is that of superintendence, and who is not ordinarily engaged in manual labor;

The expression, “employer,” includes a body of persons corporate or unincorporate;

The expression, “workman,” means a railway servant and any person to whom the Employers and Workmen Act, 1875, applies.

(38 and 39 Vic., chap. 90, sect. 10. In this Act, the expression “workman” does not include a domestic or menial servant, but, save as aforesaid, means any person who, being a laborer, servant in husbandry, journeyman, artificer, handicraftsman, miner, or otherwise engaged in manual labor, whether under the age of twenty-one years or above that age, has entered into or works under a contract with an employer; whether the contract be made before or after the passing of this Act, be express or implied, oral or in writing, and be a contract of service, or a contract personally to execute any work or labor.)

SECT. IX. This Act shall not come into operation until the first day of January, 1881, which date is in this Act referred to as the commencement of this Act.

SECT. X. This Act may be cited as the Employers’ Liability Act, 1880, and shall continue in force till the thirty-first day of December, 1887, and to the end of the then next session of Parliament and no longer, unless Parliament shall otherwise determine; and all actions commenced under this Act before that period shall be continued as if the said Act had not expired.

JERRY DARRIGAN vs. THE NEW YORK & NEW ENGLAND RAILROAD COMPANY.

[Argued November 19th, 1884 — decided February 9th, 1885.]

Two irregular trains were running in opposite directions on the railroad of the defendant. All the trains were run as directed by telegrams from a train-dispatcher in the superintendent's office. Through his negligence in giving directions the two trains collided, and the plaintiff, an engineer on one of them, was seriously injured. Held that the train-dispatcher was not the fellow-servant of the plaintiff, and that the defendants were liable to the latter for the injury.

A printed rule of the company, under the head of "movement of trains by special orders," provided that all orders should be given by a superintendent, or by a dispatcher appointed for that purpose, under direction of a superintendent; and another that division superintendents were supreme in their respective divisions, and were responsible only to the management for such orders as they might give. Held that the whole power of the company as to the movement of these trains being delegated to the train-dispatcher, he was to be regarded as representing the company.

Among the printed rules of the company, placed in the plaintiff's hands, was this:—"The regular compensation of employees covers all risk or liability to accident." Whether public policy will permit a railroad company to make such a contract with its employees:—*Quære*.

The plaintiff offered a surgeon as an expert. The witness had examined the plaintiff's injury and, in stating the result, he testified, against the defendants' objection, to actions and words of the plaintiff, while being examined, indicating pain. Held that the evidence was inadmissible.

But the defendants afterwards called a surgeon who had examined the plaintiff, and his testimony as to the character and extent of his injuries agreed essentially with that of the plaintiff's surgeon. Held that the error in admitting the former testimony had become immaterial as not injuriously affecting the defendants.

Action to recover for an injury caused by the negligence of the defendants, a railroad company; brought to the Superior Court in Hartford County. The defendants suffered a default and were heard in damages before *Stoddard, J.* The following facts were found by the court:

The defendant is a railroad corporation, operating a line of single-tracked road from Boston, Massachusetts, through the State of Connecticut to the Hudson river. In the transaction of its business its line, at the time of the injury complained of, was

divided into two divisions; the western division extended from Hartford to the Hudson river. In the organization of the corporation the general superintendence and control of its affairs was vested in a board of directors. The active management, superintendence, control, and operation of the railroad was confided to a president, a subordinate to the president, and next in rank a general manager; then the division superintendents, who were responsible to and acted under orders from the general manager. The division superintendents employed and removed all train and yard men, and other employees on their several divisions, including train-dispatchers and other telegraph operators.

The railroad was run and the movement of trains directed and controlled by telegraph. Upon the western division three train-dispatchers were employed, who were stationed at Hartford, and occupied the office of the division superintendent. One of the three was known as the chief train-dispatcher. He had no other duties or powers than the other two. Each one of the train-dispatchers was on duty for the term of eight hours in each day; and while on duty the powers and duties of all of the train-dispatchers were the same. The management of trains required on each train an engineer, fireman, conductor, and brakemen; and to transmit orders from the train dispatchers to the train-men required telegraph operators stationed along the line of the road. Trains were made up by yard-men. Regular trains were run in accordance with a printed time schedule. Trains not running upon such schedule were special or irregular, and were run wholly by telegraphic orders. The engineers were furnished with a printed copy of the rules adopted by the company, in force at the time, and governing the running of trains.

Among the rules governing "the movement of trains by special orders," rule seventy-seven is as follows:—"*By whom orders shall be given.* All orders shall be given by a superintendent or by a dispatcher appointed for that purpose under direction of a superintendent; no other person will be allowed to give them. Only one dispatcher will be allowed to move trains on the same division at the same time." Another of the rules is as follows:—"The head of each department is supreme authority in that department, and all orders must be issued through him, but in emergencies each employee must promptly obey the orders of any superior officer,

making report thereof to the head of his department as soon as practicable." Another was as follows:— "Division superintendents are supreme on their respective divisions, and are responsible only to the management for such orders as they may give; they will take care, however, not to give orders interfering with the general administration of any of the departments, nor in violation of the rules herein contained."

When a special train was made up and ready to start the yard-master reported that fact to the division superintendent or to the train-dispatcher on duty. Generally, but not invariably, the yard-master so reported to the superintendent or chief train-dispatcher. But in case the chief train-dispatcher was not on duty, and the superintendent was not present, the yard-master reported to the train-dispatcher on duty, and such train-dispatcher ordered out an engine, and controlled and directed the movements of the train by telegraphic orders. The business of the road was considerable, and varied from day to day, so that special trains were a necessity; it was not possible to know more than from six to twelve hours in advance how much freight would be received from connecting roads, as it was received without notice preceding its arrival.

On December 14th, 1882, the plaintiff was a locomotive engineer employed by the defendant. On this day, while acting in this employment, he was injured by reason of a collision between the special train upon which he was then acting as such engineer, and a construction train running under orders hereinafter stated. The collision occurred near Union City, Connecticut, on the western division of the defendant's road. When the collision was imminent and unavoidable and his life in danger, the plaintiff jumped from his engine and was severely injured. He did not contribute by any negligence on his part to the injury, but in all respects acted as any prudent man would have done under like circumstances. The immediate cause of such collision was the conflicting orders given by the two train-dispatchers set forth below.

On said December 14th, 1882, at 12.04 P.M., J. W. Hyndman, chief train-dispatcher of the defendant at Hartford, being then and there on duty, telegraphed to the conductor and engineer of the construction train which afterwards collided with Darrigan's train an order which was recorded as follows on the official order-book,

the signatures of the conductors and engineers being also on that book:—

“33 Hold No. 6 for orders, 33.

C and E. No. 6, Eng. 125. } O. M.

Monahan & Engr., Eng. 80. } S. F.

“12.04 P.M.

“Monahan and engineer, engine 80, will run to Towantic as a special train ahead of No. 6, engine 125, and can then work between Towantic and Waterbury as a special train until 6 P.M., and will protect themselves with flags against Goble special east, engine 106, after 1.30 this P.M.

“Monahan, Richardson,

12 E. H.

“Boughton, Allen,

12.40 P.M.

J. W. H.”

Shortly after this order was given Hyndman was relieved by J. C. Stuart, one of the train-dispatchers, who then went on duty. The above order, with the exceptions of the signatures of Richardson and Allen, and the time 12.40 P. M., then stood as the last order but one on the official order-book. It was Stuart's duty to acquaint himself with all existing orders, and his attention was called to this order by Hyndman. The order-books indicated that the order had not run out by the fact that it was not canceled by the letter H. Stuart afterward received by telegraph from Southford, and entered on the order-books, the signatures of Richardson and Allen, conductor and engineer of a train affected by the order.

Later in the afternoon Stuart, while on duty, negligently sent the following order to the local operator at Waterbury. This order was also entered on the official order-books:—

“No. 52.

Davenport and Engr. Eng. 110 Bx.

4.54 Run to Brewster's as a special, No. 2,

P.M. of Dec. 14th is discontinued.

Davenport, Darrigan, 4.55 P.M.

12 E. H., J. C. S.”

This order compelled Darrigan's train to run over the tracks occupied by the construction train, and conflicted with the first-mentioned order. The last-mentioned order was obeyed, and Darrigan's train, while moving according to it, came into collision

with an engine and tender of the construction train while moving under the first-mentioned order.

Elliott Holbrook was division superintendent, and the initials "E. H." were to indicate that the orders were sent in accordance with the rule before mentioned, and to put the stamp of authenticity upon them, and to secure uniformity in issuing them, and to indicate that the orders were sent by authority of the superintendent.

The train-dispatchers had nothing to do with the employment or removal of the engineers, nor any further control than as is herein indicated.

Reasonable care had been exercised in the selection of Stuart as a train-dispatcher, and with this exception he had been a careful and competent dispatcher. He was immediately and permanently removed by Holbrook. There was no negligence on the part of Hyndman, the chief train-dispatcher.

The rules and regulations of the defendant company governing the movements of trains were in themselves proper and sufficient rules, and if complied with no collision could take place.

There was at the time of the accident no order or rule requiring the construction train to protect itself by flags against all special trains. A short time prior thereto such construction train had worked under such orders.

There was no rule requiring the train-dispatchers to use a train sheet to indicate the position of all trains to the eye, although such a train sheet was sometimes used by the dispatchers; no train sheet was used by Stuart at the time in question.

There was no negligence on the part of any of the train-men on either of the colliding trains which contributed to the accident.

Among the rules of the company which had been placed in the hands of Darrigan, one is as follows: — "The regular compensation of employees covers all risk or liability to accident."

At the time of the accident the speed of Darrigan's train was about eighteen miles an hour; he was running a "consolidation engine."

So far as the printed rules and regulations of the company did not govern, the train-dispatcher was authorized to give such orders for the movement and protection of trains as he saw fit, and while so acting he had all the authority of, and acted in the stead and

place of the division superintendent. The train-dispatcher had no power greater than the superintendent.

The two orders set forth in full above were duly received by and acted upon by the train-men to whom they were sent.

There was no rule of the company requiring a regular train preceding a special to give notice by carrying a flag, indicating that a special train was following. A regular train was due and arrived at Waterbury from the west, shortly before the plaintiff's train left. This train preceded the construction train only a short time.

Upon the above facts the defendant claimed that there was no liability on its part, and claimed that Darrigan acting as such engineer, and Stuart in sending the order, were in a common employment, so that the company was not responsible to Darrigan for such negligence of Stuart. But the court ruled that the company was liable upon the facts herein set forth, and that Stuart in sending the order was acting in the place and stead of the division superintendent, and was performing an act which it was the duty of the corporation to do without negligence.

The plaintiff offered the testimony of several physicians, some of whom had been employed by the defendant, who had examined and treated the plaintiff, who testified to his exclamations indicating present pain while his injuries were undergoing examination. When he had nearly made up his mind that the defendant would not make any substantial recompense for his injuries, and, if his injuries were of a permanent and disabling character, to sue the company, he called upon a surgeon in Hartford for treatment, and to ascertain whether his injuries were permanent. This surgeon examined him, and was called as a witness, and testified to the nature, extent, and character of his injuries. The surgeon, after making such examination of Darrigan, requested him to visit another surgeon and get his opinion, and he did so. The last-mentioned surgeon made an examination of Darrigan's injuries and was asked to state the result of that examination. In so doing, against the objection of the defendant, he testified to actions and words of Darrigan while so being examined, indicating pain and suffering. The defendant objected on the ground that the witness was not consulted by Darrigan for treatment, but for the purpose of being at some time used as a witness. The testimony was taken subject to that objection until counsel could produce the case of Grand

Rapids & Indiana R. R. Co. *vs.* Huntley, 38 Mich., 537, and afterwards the matter was held for consideration by the court by consent of counsel. Afterwards the defense called a surgeon who had examined Darrigan, and there was no material difference in the testimony of the witnesses for the plaintiff and defendant as to the extent and character of the injury, and so the court did not find it necessary to make any ruling as to the admissibility of this testimony. But the court was of opinion, and at the request of the defendant states, that such evidence was not rendered inadmissible because the statements were made to a physician for the purpose of qualifying him to testify intelligently, and not for the purpose of treatment; that the true office of such fact was to affect the weight of testimony and not its admissibility. The defense was not understood to waive the objection to such evidence.

The place of the collision was about four miles from Waterbury, and on a curve; there was then no telegraph station between Waterbury and Southford, a distance of about eleven miles.

Owing to the large amount of train-dispatching it was not practicable for the superintendent to perform that duty personally, and Holbrook has never, on the western division, performed it personally.

Upon the cross-examination of Holbrook, who had testified on the direct for the defense as an expert that the rules of the company were suitable and proper and that no improvement could be made, against the objection of the defendant, the court allowed him to be asked if that construction train had not been run up to a time immediately preceding the day of the accident under rules requiring it to protect itself against all trains by flags; and another witness was asked, against the objection of the defendant, whether such a rule had not previously been worked under on the road. This testimony was admitted in contradiction of the testimony of the defendant, to qualify the statements of the experts for the defendant, and as indicating the possibility that such rules which existed at the time of the accident were not suitable and proper rules.

The construction train on the day in question was not working near a station, and at the time of the accident was on its way to Waterbury.

The court assessed the damages at two thousand dollars. The defendants appealed to this court.

S. E. Baldwin and *E. D. Robbins* for the appellants.

1. Stuart and Darrigan were fellow-servants. Both were engaged in the common business of moving a train. All trains were moved by telegraphic orders, sent by a subordinate employee. The organization of the defendant corporation was as follows:— 1st. The general superintendence and control of its affairs was vested in a board of directors. 2d. The active management, superintendence, control, and operation of the road was confided to a president. 3d. Subordinate to the president, and next in rank, was the general manager. 4th. Then the division superintendents, who were responsible to and acted under orders from the general manager. The division superintendent employed and removed all train and yard-men and other employees on their several divisions, including dispatchers and other operators. Superintendent Holbrook employed Stuart just as he employed Darrigan, and he employed both to co-operate in running trains. It is found that “owing to the large amount of train-dispatching, it was not practicable for the superintendent to perform that duty personally, and Holbrook has never, on the western division, performed it personally.” His initials were signed to each dispatch by the train-dispatcher, as is found, “to indicate that the orders were sent in accordance with the rule, to put the stamp of authority upon them, to secure uniformity in issuing them, and to indicate that they were sent by authority of the superintendent.” Also that, “so far as the printed rules and regulations of the company did not govern, the train-dispatcher was authorized to give such orders for the movement and protection of trains as he saw fit, and while so acting he had all the authority of, and acted in the stead and place of, the division superintendent.” In the present instance the rules of the company did govern, and expressly provided that “orders shall be sent to all trains affected by them at one and the same time,” and that “due notice, as far as possible, shall be given by dispatchers to telegraph operators, conductors, and engineers of all trains running in either direction, that a special train is on the road, and its destination.” Also that “the above rules in regard to the movements of trains by special orders are for the direct information and safety of all parties interested; no excuse will be received from dispatchers, telegraph operators, conductors, or engineers for the violation of them.” Stuart therefore, under these rules, was not authorized to give the order in question to Darri-

gan, while that to the construction train remained in force, nor to send any such order to Darrigan without sending a duplicate to the other train at one and the same time; and was not acting in the place of the division superintendent when he violated his duty. The common tests and conditions of co employment between Stuart and Darrigan are disclosed by the finding: a common service and object — the movement of the same train; a common superior who hires and discharges both at his pleasure; a common set of rules and regulations to govern each. Stuart and Darrigan were both parts of the machinery provided for by these rules. Each had these rules in his hands and knew the duty of the other therein prescribed. They were in daily communication from hour to hour, and either one was in a position to discover and, if he chose, report to their common superior any lack on the part of the other of that attention and careful obedience to the rules which the safety of the general public required. *Dana vs. New York Central R. R. Co.*, 23 Hun, 473. The common tests and conditions of the relation of superior agent and inferior employee are wanting. Stuart did not hire and could not discharge Darrigan. He was, in this instance, performing a duty of hourly detail, under the government of elaborate specific rules, carefully framed, so that "if they were complied with no collision could take place." He sent Darrigan orders by telegraph, precisely as the train-conductor sent him orders by pulling the signal-rope which connects the cars with the engine. The negligence or disobedience in such an act of a careful servant could no more be guarded against than the instantly fatal negligence or disobedience of conductor, flagman, switchman, or any other fellow-servant. Stuart was doing no act which only the head of the corporation could properly perform. On the contrary, it was impracticable for even the division superintendent to take any part in directing or sending train-dispatches, and above the division superintendent, by successive gradations, were the general manager, the president, and the directors. *Pierce on Railroads*, 361, 366; *Wilson vs. Willimantic Linen Co.*, 50 Conn., 433, 439, 457; *Robertson vs. Terre Haute & Indianapolis R. R. Co.*, 78 Ind., 77; *Zeigler vs. Day*, 123 Mass., 152; *Randall vs. Baltimore & Ohio R. R. Co.*, 109 U. S. Reps., 478, 483; *Blessing vs. St. Louis &c. R. R. Co.*, 77 Misso., 410. The only ground upon which the defendant could be held liable for negligence would be that it did not use due care in the performance of the

duty that it owed to the plaintiff, of employing competent train-dispatchers, and providing proper rules to govern the movements of trains. But that it did perform this duty in both respects the finding explicitly declares. The decision of the court below rests wholly on the exploded *alter ego* doctrine, never introduced in this State, and which, were it law, does not apply to the office of a mere train-dispatcher, employed and discharged by the same superintendent and for the same general purpose as the plaintiff himself. *Davis vs. Vermont Central R. R. Co.*, 55 Verm., 86, 90; *Lawler vs. Androscoggin R. R. Co.*, 62 Maine, 463, 466; *National Tube Works Co. vs. Bedell*, 96 Penn. St., 175, 179; *Brown vs. Winona & St. Peter R. R. Co.*, 27 Minn., 162; *Valtez vs. Ohio & Miss. R. R. Co.*, 85 Ill., 500, 502; *Kenney vs. Shaw*, 133 Mass., 501; *Feltham vs. England*, L. Reps., 2 Q. B., 33; *Howells vs. Landore Siemens Steel Co.*, 10 id., 62; *Wilson vs. Merry*, L. Reps., 1 House of Lords. Scotch Appeals, 326.

2. The rules of the company, which had been placed in Darrigan's hands, provided expressly that "the regular compensation of employees covers all risks or liability to accident." These rules measured the mutual duties of plaintiff and defendant, and virtually expressed the contract between them. *Satchwell vs. Williams*, 40 Conn., 371. The plaintiff's injury was the result of an accident due to a single act of negligence on the part of a competent and careful employee. It was therefore a risk which he voluntarily took upon himself with full notice.

3. Darrigan's acts and words indicating suffering, while being examined by a physician in order to prepare the latter to testify as an expert at the trial, were inadmissible. *Pierce on Railroads*, 298; *Rowell vs. City of Lowell*, 11 Gray, 420, 422; *Grand Rapids &c. R. R. Co. vs. Huntley*, 38 Mich., 537; *Wilson vs. Granby*, 47 Conn., 59, 76. It was the duty of the court, after admitting it subject to exception, to rule it out before the conclusion of the trial. *Jacques vs. Bridgeport Horse R. R. Co.*, 41 Conn., 61, 65. The failure to do so is not excused by the finding that "there was no material difference in the testimony of the witnesses for the plaintiff and defendant as to the extent and character of the injury, and so the court did not find it necessary to make any ruling as to the inadmissibility of said testimony." Aside from the fact that it would be dangerous to allow the right of a party to exclude improper evidence to be controlled by a finding by the court be-

low, after judgment, that other evidence proved the same thing, the ruling falls within the doctrine of one of the recent decisions of this court, that "inadmissible evidence can never be made admissible by corroboration." *Bartholomew vs. Farwell*, 41 Conn., 107, 111.

4. The question put to Superintendent Holbrook on cross-examination was not germane to the direct examination, and tended to raise a collateral issue foreign to the case. Obviously a flag on a construction train going east could be no protection against a freight train going west on the same track. *Atwood vs. Welton*, 7 Conn., 71.

C. H. Briscoe and J. P. Andrews for the appellee.

1. As to the duty of the master to the servant. The following propositions of law are clearly established by a great weight of authority: — 1st. That it is the duty of the master to provide all suitable and necessary instrumentalities to the servant for the work which he is required to perform. 2d. That neglect to exercise reasonable care in furnishing such instrumentalities renders the master liable. 3d. That this duty, where the master is a corporation, is a *corporate duty*, and the neglect of the individual charged with this duty, *of whatever grade or rank*, is negligence in the *corporation*, for which it is liable. 4th. Where negligence in furnishing suitable and proper instrumentalities for the work required is shown, the fact that the master has appointed a competent agent to perform this duty *is wholly immaterial*. *Pierce on Railroads*, 370; *Shearm. & Redf. on Negligence*, § 93; *Wharton on Negligence*, §§ 210, 211, 212, 232; 2 *Thompson on Negligence*, 985; *Wilson vs. Willimantic Linen Co.*, 50 Conn., 433, 457; *Lanning vs. N. York Central R. R. Co.*, 49 N. York, 521, 532; *Flike vs. Boston & Albany R. R. Co.*, 53 id., 549, 553; *Besel vs. N. York Central R. R. Co.*, 70 id., 171, 173; *Fuller vs. Jewett*, 80 id., 46; *Sheehan vs. N. York Central R. R. Co.*, 91 id., 332, 334; *Ellis vs. N. York, Lake Erie & Western R. R. Co.*, 95 id., 546, 552; *Frazier vs. Pennsylvania R. R. Co.*, 38 Penn. St., 104; *Caldwell vs. Brown*, 53 id., 453; *Patterson vs. Pittsburgh & Connellsville R. R. Co.*, 76 id., 389, 393; *Mullan vs. Phila. Steamship Co.*, 78 id., 25; *Fifield vs. Northern R. R. Co.*, 42 N. Hamp., 225; *Lalor vs. Chicago, Burl. & Quincy R. R. Co.*, 52 Ill., 401; *Chicago &c. R. R. Co. vs. Taylor*, 69 id., 461; *Brabbitts vs. Chicago & N. Western R. R.*

Co., 38 Wis., 289, 296; *Mitchell vs. Robinson*, 80 Ind., 281; *Drymala vs. Thompson*, 26 Minn., 40; *Fay vs. Minneapolis & St. Louis R. R. Co.*, 30 id., 233; *Brann vs. Chicago & Rock Island R. R. Co.*, 53 Iowa, 595; *Gunter vs. Graniteville Manuf. Co.*, 18 So. Car., 262; *Noyes vs. Smith*, 28 Verm., 59, 63; *Davis vs. Vermont Central R. R. Co.*, 55 id., 86, 90, 94; *Haynes vs. East Tenn. & Georgia R. R. Co.*, 3 Coldw., 222, 227; *Gibson vs. Pacific R. R. Co.*, 46 Misso., 163; *Brothers vs. Cartter*, 52 id., 373; *Lewis vs. St. Louis & Iron Mountain R. R. Co.*, 59 id., 495; *Ross vs. Chicago &c. R. R. Co.*, 8 Fed. Rep., 544; *King vs. Ohio &c. R. R. Co.*, 14 id., 280; *Gilmore vs. Northern Pacific R. R. Co.*, 18 id., 870; *Hough vs. Railway Co.*, 100 U. S. Rep., 213, 217; *Ross vs. Chicago &c. R. R. Co.*, 112 id., 377.

2. The plaintiff and the train-dispatcher were not, in any legal sense, fellow-servants. 2 *Thompson on Negligence*, 971; 2 *Rorer on Railroads*, 832; *Wood on Master & Servant*, §§ 390, 436, 438, 439; *Wilson vs. Willimantic Linen Co.*, 50 Conn., 433, 465; *Corcoran vs. Holbrook*, 59 N. York, 517, 520; *Slater vs. Jewett*, 85 id., 61, 68; *Sheehan vs. N. York Central R. R. Co.*, 91 id., 332; *Dana vs. N. York Central R. R. Co.*, 92 id., 639, 642; *Chicago, Burl. & Quincy R. R. Co. vs. McLallen*, 84 Ill., 109; *Chicago & Alton R. R. Co. vs. May*, 108 id., 288; *Brabbitts vs. Chicago & N. Western R. R. Co.*, 38 Wis., 289, 297; *Washburn vs. Nashville &c. R. R. Co.*, 3 Head., 638; *Haynes vs. East Tenn. & Georgia R. R. Co.*, 3 Coldw., 222, 227; *Gunter vs. Graniteville Manuf. Co.*, 18 So. Car., 262; *Kansas Pacific R. R. Co. vs. Salmon*, 14 Kansas, 512, 524; *Moon vs. Railroad Co.*, 30 Alb. Law Jour., 317; *Gravelle vs. Minneapolis & St. Louis R. R. Co.*, 11 Fed. Rep. 569, 572; *Miller vs. Union Pacific R. R. Co.*, 12 id., 600; *Gilmore vs. Northern Pacific R. R. Co.*, 18 id., 870; *Railroad Co. vs. Fort*, 17 Wall., 553; *Ross vs. Chicago &c. Railroad Co.*, 112 U. S. Reps., 377.

3. The testimony of the surgeon who examined the plaintiff, as to his acts and exclamations at the time, showing that he was in pain, was admissible; and it did not affect the matter that a suit was contemplated. 1 *Greenl. Ev.*, § 102; *Rogers on Expert Testimony*, 75; *Bacon vs. Inhabitants of Charlton*, 7 Cush., 586; *Barber vs. Merriam*, 11 Allen, 322, 324; *Quaife vs. Chicago & N. Western R. R. Co.*, 48 Wis., 513. But it did no harm, as the surgeon introduced by the defendants made the same statement as to the

plaintiff's condition; and on this ground a new trial should not be granted, even if there was an error.

CARPENTER, J. On December 14, 1882, there were two special or irregular trains going in opposite directions on the western division of the defendant's single-track railroad. These trains were run as directed by telegrams from the train-dispatcher in the division superintendent's office at Hartford. The train going east was a construction train. About twelve o'clock it was at Southford station, where it received an order from the train-dispatcher to "run to Towantic as a special train ahead of No. 6, and then work between Towantic and Waterbury as a special train until six o'clock P.M., and protect themselves with flags against Goble special east after 1.30 P.M." The above order was given by the chief train-dispatcher. Soon after he was relieved in the regular course of business by an assistant. A little before five o'clock the same afternoon, the plaintiff's train going west received at Waterbury from the assistant train-dispatcher an order to run to Brewster's as a special. In obeying this order the two trains collided and the plaintiff was seriously injured. The court below rendered judgment for the plaintiff, and the defendant appealed.

The negligence of the train-dispatcher is admitted, but the defendant claimed that such negligence was the negligence of a fellow-servant, for which it is not liable; and that is the first question presented for our consideration.

In *Wilson vs. Willimantic Linen Company*, 50 Conn., 433, this court held that a master was bound to provide for his servant a reasonably safe place for his work and reasonably safe appliances. An application of that principle to a railroad company would require it to keep its road-bed, rolling stock, tools, and implements in good and safe condition, to adopt rules and regulations adapted to its business so as to guard against accidents, and to employ skillful and competent agents and employees in every department of its service. In short, all employers shall be vigilant in the use of means and in the adoption of measures to make the servants in their employ reasonably safe. To that extent the master assumes the risk. On the other hand, the servant assumes the natural and ordinary risks incident to the business, including those arising from the negligence of his fellow-servants.

To a certain extent the distinction between the two classes of risks is obvious, and in most cases it is easy to determine on which side of the dividing-line the case falls; but along the line on either side is a wide margin of debatable ground. It would be idle to attempt to notice any considerable number of the many cases that have been decided on this subject. They are so conflicting that it is impossible to reconcile them, and it is equally impossible to extract from them any general rule or principle by which future cases, or any considerable portion of them, may be determined. Differing views are entertained by different courts in similar cases. To some extent each case is determined by the peculiar circumstances attending it. Nor are the courts uniform in their statement of the principles upon which the master's exemption rests. In an early case the servants are represented as engaged in a joint undertaking in which no one, as respects the others, represents the master, and in which each in his separate department does represent his principal, and in which each stipulates for the performance of his several part. Other cases place it upon the ground that there is an implied contract by the servant to assume the risks arising from the negligence of his fellow-servants; and others still rest it upon grounds of public policy. On whatever ground it is placed the practical difficulty remains—who are fellow-servants, and who represent the company?

In *Chicago, Milwaukee & St. Paul Railway Co. vs. Ross*, 112 U. S. Reps., 377, the Supreme Court of the United States, by a divided court, held that the company was liable to an engineer for the negligence of the conductor. The court say:—“There is, in our judgment, a clear distinction to be made in their relation to their common principal, between servants of a corporation exercising no supervision over others engaged with them in the same employment, and agents of the corporation clothed with the control and management of a distinct department, in which their duty is entirely that of direction and superintendence. A conductor, having the entire control and management of a railway train, occupies a very different position from the brakeman, the porters, and other subordinates employed. He is in fact, and should be treated as, the personal representative of the corporation, for whose negligence it is responsible to subordinate servants. This view of his relation to the corporation seems to us a reasonable and just one, and it will insure more care in the selection of such agents, and

thus give greater security to the servants engaged under him in an employment requiring the utmost vigilance on their part, and prompt and unhesitating obedience to his orders. The rule which applies to such agents of our railway corporations must apply to all, and many corporations operate every day several trains over hundreds of miles at great distances apart, each being under the control and direction of a conductor specially appointed for its management. We know from the manner in which railways are operated that, subject to the general rules and orders of the directors of the companies, the conductor has entire control and management of the train to which he is assigned. He directs when it shall start, at what speed it shall run, at what stations it shall stop and for what length of time, and everything essential to its successful movements, and all persons employed on it are subject to his orders. In no proper sense of the term is he a fellow-servant with the fireman, the brakeman, the porters, and the engineer. The latter are fellow-servants in running the train under his direction, who, as to them and the train, stands in the place of and represents the corporation." Then, after citing several cases, the court adds: — "We agree with them in holding — and the present case requires no further decision — that the conductor of a railway train, who commands its movements, directs when it shall start, at what stations it shall stop, at what speed it shall run, and has the general management of it, and control over the persons employed upon it, represents the company; and therefore that for injuries resulting from his negligent acts the company is responsible." We do not make these quotations as necessarily expressing our views upon a case like that, for the case at bar does not call for it, but for the purpose of showing the position of that court.

In *Sheehan vs. N. York Central & Hudson River R. R. Co.*, 91 N. York, 332, the facts were these: — Train 337, an irregular or special train called "Wild Cat," was going west from Auburn. Train 50 was a regular train going east from Cayuga. The latter was due at Cayuga at 4.40 p.m., and would go east at 4.45 by schedule. At 4.46 the superintendent telegraphed to 337. "Wild Cat to Cayuga regardless of No. 50." No notice was given to No. 50, and no rule of the company required it; but the superintendent telegraphed to the telegraph operator at Cayuga to hold No. 50 for orders. The operator told the conductor to hold No. 50 for train No. 61. He neither exhibited nor delivered any message;

no rule of the company required him to do either. No. 61 came in soon after, and No. 50 started towards Auburn. In a few moments it collided with No. 337 and the plaintiff was injured. The court say: — “It was not disputed at the trial, nor is it upon this appeal, that the dispatching of train 337 and the holding of train 50 were within the province of the superintendent, nor that, in respect thereto, he represented the defendant in its corporate capacity. Clearly he held that relation.”

The defendant's counsel, in commenting upon that case, suggest that the case turned upon the defective nature of the general rules governing the movement of trains, which permitted the telegraph operator to deliver a train order verbally to the conductor. In respect to this the court say: — “The peremptory order of the superintendent to go forward regardless of No. 50 was an assurance that the track would be free and safe for the journey, and required the defendant to take reasonable precautions to make it so. The rules of the company did not require the telegraph operator to submit the message received by him to the conductor or engineer of train 50, nor a communication back from these persons that they had received and understood the order; an omission of either circumstance was the act of the defendants, and in the absence of other precautions might properly be held to constitute negligence.” It is obvious that the court regarded the superintendent, who acted as train-dispatcher, as the representative of the corporation, and that his negligence was the negligence of the defendant. He failed to give an effective order to hold No. 50, which he might and should have done, regardless of rules. In that he, and through him the company, was negligent; and none the less so that the company had failed to establish suitable rules. The intimation of the court is clear that the company was responsible on both grounds.

In *Chicago, Burlington & Quincy R. R. Co. vs. McLallen*, 84 Ill., 109, the conductor of a special freight train received an order from the assistant superintendent directing him to run fifteen minutes behind the time of a regular freight train. In doing so he came in collision with a regular passenger train going in the opposite direction. The conductor was killed. No notice was given to the passenger train. The company was held liable. The court say: — “As between the conductor and company, the assistant su-

perintendent, to whose orders the trains are all subject, is the representative of the corporation. His orders to the conductor of a train are essentially the orders of the employer. This rule applies as well to all orders issued by his assistants in office and issued in his name. These orders were all signed in the name of Campbell, the assistant superintendent. If those intrusted by him with the management of the business of the corporation, by orders issued in his name, neglect to issue a necessary order, that is his neglect and the negligence of the corporation."

In Kansas in a similar case the court say: — "And those higher officers, agents, or servants cannot, with any degree of propriety, be termed fellow-servants with the other employees who do not possess any such extensive powers, and who have no choice but to obey such superior officers, agents, or servants. Such higher officers, agents, or servants must be deemed in all cases, when they act within the scope of their authority, to act for their principal, and, in fact, to be the principal."

It is conceded by the defendant's counsel that in Ohio, Illinois, Tennessee, and Kentucky, the law is substantially as indicated by the authorities above referred to.

On the other hand, it must be conceded that the cases above named, and others of like import, are a departure from the general current of authorities elsewhere. A conductor and brakeman have been held to be fellow-servants in Indiana and Michigan. *Thayer vs. St. Louis & C. R. R. Co.*, 22 Ind., 26; *Smith vs. Flint & C. R. R. Co.*, 46 Mich., 258. So also an overseer and a laborer under his charge. *Brown vs. Winona & St. Peter R. R. Co.*, 27 Minn., 162. And a foreman and workman under him. *Keystone Bridge Co. vs. Newbury*, 96 Penn. St., 246; *Danbert vs. Picket*, 4 Misso. App., 591; *Hoth vs. Peters*, 55 Wis., 405; *Peterson vs. Whitebreast Coal & Mining Co.*, 50 Iowa, 674. In Massachusetts they have pretty rigidly adhered to the doctrine of the leading case of *Farwell vs. Boston & Worcester R. R. Co.*, 4 Met., 49. In one case there was an apparent weakening. *Ford vs. Fitchburg R. R. Co.*, 110 Mass., 260. But the court soon took pains to prevent that case from being regarded as a departure from the general rule. *Holden vs. Fitchburg R. R. Co.*, 129 Mass., 268. In that case GRAY, C. J., says: — "If a master uses reasonable care in employing suitable servants, in supplying and keeping in repair suitable structures and engines, and in giving proper directions

and taking due precautions as to their use, he is not responsible to one servant for the negligence of another in the management and use of such structures and engines in carrying on the master's work." In another place he adds: — "And it makes no difference that the servant whose negligence causes the injury is a sub manager or foreman of higher grade or greater authority than the plaintiff."

In *Feltham vs. England*, L. R., 2 Q. B., 33, it is said that the rule of exemption is not altered by the fact that the servant guilty of negligence is a servant of superior authority whose lawful directions the other is bound to obey. In *Wilson vs. Merry*, L. R., 1 H. L., Scotch Appeals, 326, the Lord Chancellor says: — "But what the master is, in my opinion, bound to his servants to do, in the event of his not personally superintending and directing the work, is to select proper and competent persons to do so, and to furnish them with adequate materials and resources for the work. When he has done this he has, in my opinion, done all that he is bound to do."

It seems to us that the rule prevailing in Massachusetts, and which did prevail in England previous to the passage of the "Employers' Liability Act," hereinafter referred to, unduly enlarges the exemption and confines the liability of employers within too narrow limits. If such a rule had been followed in *Wilson vs. Willimantic Linen Co.*, before referred to, the decision must have been otherwise. The rule we think does not sufficiently recognize the distinction between agents, managers, and even superintendents, on the one hand, and mere servants and common laborers on the other; between duties which the master is required to perform and work which is ordinarily performed by employees. It makes little allowance for emergencies, and does not sufficiently regard the obvious fact that cases are constantly arising, especially in the operation of railroads, which no general rule can provide for, in which the master must be regarded as constructively present, and in which some one must be invested with a discretion and a right to speak and command in his name and by his authority. Such a right carries with it the corresponding duty of obedience — some one must hear and obey. To make no discrimination, but in all cases to place those who are invested with authority to direct and control on the same footing with those whose duty it is merely to

perform as directed without discretion and without responsibility, seems to us unwise and impolitic.

The duties of a master in most cases are easily distinguished from those of an employee. The proprietor of a cotton-mill is bound to have a safe building, a safe dam or engine, and safe machinery; and he is bound to keep them so. To do that he must employ skilled mechanics, who perform his duties. Their negligence is his negligence. The English rule says that he has done his whole duty when he has employed skillful, careful men to do this work. We think that a more salutary rule would be to require him to see that the work is actually done with care and skill; to require him to inspect the work personally if competent, and if not, to employ others who are, and who will exercise more than ordinary care, so as to make it reasonably certain that the operatives will be surrounded by safe machinery and appliances. The liability of the master for the negligence of such agents is a surer guarantee of safety than immunity.

The diligence required will be the greater as the danger and hazards increase. The operation of a railroad requires a greater degree of care than the operation of a cotton-mill. It is the duty of a railroad corporation to prepare a time-table and adjust the running of its trains so as to avoid collisions. It must also devise some suitable and safe method by which to run special and irregular trains, and regular trains when off their regular time. That cannot be done by general rules. Emergencies will arise which no system of rules can anticipate and provide for, in which the company must act, and act promptly and efficiently. In this case the scheme devised was to have these trains controlled by one who knew the position and movement of every train on the road liable to be affected by them — a train-dispatcher, acting in the name and by the authority of the superintendent. Is there not a wide and manifest difference between the duty of such an agent and the duty of a locomotive engineer? The duty of the former pertains to management and direction, that of the latter to obedience. It is immaterial that these men are hired and paid by a common employer, and that their employment is designed to accomplish one common result. That argument, if pressed to its logical conclusion, would obliterate all distinctions among those engaged in railroad business, from the president down to the humblest servant,

and would practically exempt the company from all duty and all liability to those in its service.

A reference to the rules of the company in connection with the facts will serve to show that the views above expressed are applicable to this case. Here were two irregular trains to be moved in opposite directions on a single-track railroad so as to pass each other. It was necessary that their movements should be directed by instructions emanating from some one intelligent source. The rules of the company provide for moving trains by special orders. One rule is, "All orders shall be given by a superintendent, or by a dispatcher appointed for that purpose, under directions of a superintendent; no other person will be allowed to give them." Another rule is, "Division superintendents are supreme on their respective divisions, and are responsible only to the management for such orders as they may give." The following is from the finding of the court: — "So far as the printed rules and regulations of the company did not govern, the train-dispatcher was authorized to give such orders for the movement and protection of trains as he saw fit, and while so acting he had all the authority of, and acted in the stead and place of, the division superintendent."

The train-dispatcher then, in respect to the matter of moving these trains, was supreme. The whole power of the corporation, whose duty it was to move them safely, was delegated to him. He was the agent through whom the corporation attempted to perform its duty. He acted in its name, by its authority, and in its stead. The engineer was bound to obey his order. Disobedience or deviation would have been subversive of orders and discipline, destructive in its consequences, and just cause for immediate dismissal. He received an order to go west from Waterbury on a single-track road at a time when another train was approaching Waterbury from the west. The order was imperative, and it required of him implicit obedience. He obeyed. He did not then know the consequences, but the company did or should have known. He conformed to the order, as he was bound to do; and while so conforming, and as the direct consequence thereof, he was injured. Reason, justice, and law require that the company should be held responsible.

Another rule provides that "in emergencies each employee must promptly obey the orders of any superior officer." By that rule the company made the order of that officer, whoever he may be,

and of whatever grade he may be, its own. If the order is an improper one, and, in executing it, another employee is injured, the company should be responsible. In such a case the grade of service becomes and is material.

That rule, too, in its spirit had an application to the case. There was something in the nature of an emergency. There was no room for divided counsels; there must be unity of purpose and one mind must control. That power and duty devolved upon the train-dispatcher.

It is worthy of notice that the principles which we think should govern this case have been embodied in an act of Parliament and are now the law of England. The decisions of her courts on this question have been over-ruled by statute. In 1880 the "Employers' Liability Act" was passed, the first section of which is as follows:—

"When, after the commencement of this act, personal injury is caused to a workman—(1) by reason of any defect in the condition of the ways, works, machinery, or plant connected with or used in the business of the employer; or (2) by reason of the negligence of any person in the service of the employer who has any superintendence entrusted to him, whilst in the service of such superintendence; or (3) by reason of the negligence of any person in the service of the employer to whose orders or directions the workman at the time of the injury was bound to conform, and did conform, when such injury resulted from his having so conformed; or (4) by reason of the act or omission of any person in the service of the employer, done or made in obedience to the rules or by laws of the employer; or (5) by reason of the negligence of any person in the service of the employer who has the charge or control of any signal, points, locomotive engine, or train upon a railway;—the workman, or, in case the injury results in death, the legal personal representative of the workman, and any person entitled in case of death, shall have the same right of compensation and remedies against the employer as if the workman had not been a workman of nor in the service of the employer nor engaged in his work."

The act limits the amount to be recovered in certain cases, and will cease to be operative at the end of seven years unless re-enacted.

Among the rules of the company which had been placed in the

plaintiff's hands is the following: — "The regular compensation of employees covers all risk or liability to accident." The record does not show that the defendant claimed in the court below that this was equivalent to a contract exempting it from liability for its own negligence; nor do the reasons of appeal present any such question. When such a question is presented we may be called upon to consider whether public policy will permit a railroad company to make such a contract with its employees.

The plaintiff offered a surgeon as an expert. The witness had examined the plaintiff's injuries, and was asked to state the result of his examination. In doing so, against the objection of the defendant, he testified to actions and words of the plaintiff, while being so examined, indicating pain and suffering. The defendant objected, on the ground that the witness was not consulted by the plaintiff for treatment but for the purpose of being at some time used as a witness. This evidence was taken subject to the objection, but the court subsequently made no ruling on the subject. We think the evidence was clearly inadmissible. *Pierce on Railroads*, 298; *Grand Rapids & Ind. R. R. Co. vs. Huntley*, 38 Mich., 537. If otherwise easy facilities would be furnished for parties to introduce in evidence their own declarations, made out of court, not under oath, and when the temptation to exaggerate, and even to utter untruths, would be pretty strong. Ordinarily when a patient consults a physician with a view to treatment he will state the facts as they are; but, unfortunately, when a party consults a physician preparatory to the trial of his case simply, his statements are not always reliable. But it does not necessarily follow that the defendant is entitled to a new trial. The statute (Session laws of 1882, p. 146) requires the court, if it finds errors in the rulings or decisions of the court below, to reverse the judgment or order a new trial, unless such errors are immaterial or such as have not injuriously affected the appellant.

The extent of the injury, although material in its bearing upon the amount of damages, was not a point seriously controverted. The main contention seems to have been on the question of liability. In respect to this evidence the court finds that "afterwards the defense called a surgeon who had examined Darrigan, and there was no material difference in the testimony of the witnesses for the plaintiff and the defendant as to the extent and character of the injury." The evidence objected to agreeing substantially

with that offered by the defendant, it is evident that it did not influence the judgment. We think that the exception in the statute was designed to apply to a case like this, and that for such an error under such circumstances we ought not to order a new trial.

The division superintendent was placed upon the stand as an expert by the defendant, and he testified that the rules of the company were suitable and proper rules, and that they could not be improved. On the cross examination he was asked, against the objection of the defendant, if that construction train had not been run up to a time immediately preceding the day of the accident under rules requiring it to protect itself against all trains by flags. The view we have taken of this case renders this question unimportant. We are inclined to think, however, that the question had a general bearing upon the subject of the direct testimony of the witness, and that there was no error in allowing the question to be put. But, if otherwise, the defendant was not harmed by it, because the court found that "the rules and regulations of the defendant company governing the movements of trains were in themselves proper and sufficient rules, and if complied with no collision could take place."

For these reasons we do not order a new trial.

In this opinion the other judges concurred, except GRANGER, J., who dissented.

HENRY H. ZEIGLER *vs.* THE DANBURY & NORWALK RAILROAD
COMPANY.

[Argued March 6th — decided September 5th, 1885.]

The *D & N* and the *S* railroads connected, forming a continuous line. By an arrangement between the two companies a train owned and run by the *S* company went over both roads to a certain point and back daily, the *D & N* company paying the *S* company monthly an agreed price for the service upon its road. The train when on the road of the *D & N* company was under its general control and governed by its rules, and it had entire control of the hands upon it, but the *S* company was at liberty to use what engine and employ what hands it pleased. The plaintiff was a brakeman on this train and was injured by a collision with a train of the *D & N* company on its own road, caused by the negligence of the conductor of that train. Held, that

the plaintiff was not an employee of the *D & N* company, and that the conductor of the other train was therefore not his fellow-servant.

But the *D & N* company would have been liable to the plaintiff as its employee if it had been negligent in the employment of a suitable conductor on the train in question, or in having a reasonably safe system for directing its trains.

Whether upon the facts (reviewed at length) the *D & N* company was to be regarded as guilty of negligence: *Quære*.

The complaint alleged that the plaintiff was employed by the *S* company as a brakeman, and as such employee was lawfully riding on a train of the *S* company on the road of the *D & N* company, and while so riding was injured, etc. Held not to be a fatal variance as misstating the plaintiff's position and his reason for being on the train and on the defendants' road.

Action for damages for an injury by reason of the negligence of the defendants in running a train of cars upon their road; brought to the Superior Court in Litchfield County, and tried to the court before *Andrews, J.*

The complaint stated the plaintiff's cause of action as follows:—

That on the 19th day of February, 1883, the plaintiff was an employee of the Shepaug Railroad Company of said State, and was a brakeman in his business for said Shepaug Railroad, and as such employee was riding on a train of said Shepaug Railroad Company between Danbury and Bethel in said county of Fairfield, over and on the track of the railroad of the defendants, as he lawfully had a right to do under said Shepaug Railroad Company as its employee and servant; that while so lawfully riding on said train as aforesaid, and without any fault or negligence of the plaintiff, the defendants by their servants and agents negligently and unlawfully ran an engine with a train of cars into and upon the engine attached to said Shepaug Railroad train, upon which the plaintiff was as aforesaid, and thereby demolished and destroyed said Shepaug Railroad engine, tender, and cars thereto attached, and violently threw the plaintiff out and from said Shepaug train, engine and tender; by means whereof the plaintiff was scalded and burned upon his left arm and leg so that the flesh thereof cleaved from his bones, and was injured in his abdomen and spine, so that his life was despaired of, and the plaintiff was made and is now, and will be permanently, disabled and diseased, and has become and ever since has been unable to support himself and his family, and will ever so continue.

The defense was that the injury was caused by the negligence of the conductor of the other train, and that the plaintiff and the conductor were fellow-servants under the defendants.

The court made the following finding of facts: —

The main line of the defendants' railroad extends from Danbury to South Norwalk. It has a branch track from Bethel to Hawleyville. The Shepaug railroad extends from Hawleyville to Litchfield. During the winter of 1882-3 the defendants had a train called the "Litchfield freight," which, by the time tables then in force, started from Danbury every morning at 7.30 A.M., reached Bethel at 7.40 A.M., left Bethel 7.45 A.M., and reached Hawleyville at 8.10 A.M. At Hawleyville this train was incorporated with a train on the Shepaug road and continued on to Litchfield. In the afternoon this train returned from Litchfield to Hawleyville, and from there, by way of Bethel, to Danbury. The defendants during the same winter had another train called the "night freight," which regularly reached Bethel from South Norwalk at 1.30 A.M., and arrived at Danbury at 1.45 A.M.

For several years prior to this time an agreement had existed between the Shepaug Company and the defendants, and which was then in force, by virtue of which the Shepaug Company furnished to the defendants an engine, engineer, fireman, conductor, and brakemen to run the "Litchfield freight" train from Danbury to Hawleyville and back each day, for an agreed price, payable monthly. The train while on the defendants' road was a train of the defendants, run by their time tables and according to their orders. Between Hawleyville and Litchfield it was a train of the Shepaug Company, run by its time tables and according to its order. The same engine drew it and the same men had it in charge all the way from Danbury to Litchfield and back. Each company had exclusive control over the train while on its own road; and neither company had any control whatever over it while it was on the road of the other.

The plaintiff engaged to the Shepaug Company as a brakeman some time in the latter part of the summer of 1882, and was by that company assigned to duty as one of the brakemen to assist in running the "Litchfield freight" of the defendants. The plaintiff assented to such assignment, and had been continuously so employed up to the time he received the injury of which he complains. He received his wages from the Shepaug Company.

On the morning of February 20, 1883, this "Litchfield freight" train started from Danbury at its regular time. There were no cars that morning from Danbury to Bethel, and the brakemen, including the plaintiff, were riding on the tender to the engine. When about three fourths of a mile out of Danbury the train came into collision with the "night freight" then approaching Danbury almost six hours behind its regular time. This collision was occasioned solely by reason of the negligence of the conductor in charge of the night freight train. The plaintiff was terribly burned, one of his hip bones was fractured, and he received other severe and, in all probability, permanent injuries.

The contract between the Shepaug Company and the defendants was such that the men furnished by that company to the defendants, while on any part of the road of the latter, were directly under the orders of the defendants' officers "the same as if employed and paid by them," and were accountable to the defendants' officers for the proper performance of their duties; and so fully was this so, that the defendants' officers had the right to discharge any of them for neglect or any improper conduct while on that road.

Upon these facts the court rendered judgment for the defendants. The plaintiff appealed.

H. B. Graves, for the appellant.

1. The plaintiff was not in the employ of the defendants in any such manner as to make him a fellow-servant with the conductor whose negligence caused the collision. The contract under which he was employed was solely with the Shepaug Railroad Company. So far as the Shepaug Company's trains were run upon the track of the defendants it was wholly under a contract between the two companies, and compensation for the service was paid to the Shepaug Company and not to the plaintiff. The plaintiff knew nothing about that contract, and was not supposed to. He worked solely for the Shepaug Company, and looked solely to that company for his pay.

2. If the plaintiff could be regarded as in the employ of the defendants, still he was not in any proper sense a fellow-servant with the conductor. A railroad conductor is the immediate representative of the corporation, and his acts are imputable to it. *Chicago, Milwaukee & St. Paul R. R. Co. vs. Ross*, 112 U. S.

Reps., 377; Cleveland, Columbus & Cincinnati R. R. Co. *vs.* Keary, 3 Ohio St., 201; Louisville & Nashville R. R. Co. *vs.* Collins, 2 Duv., 114; Little Miami R. R. Co. *vs.* Stevens, 20 Ohio, 415; Mad River & Lake Erie R. R. Co. *vs.* Barber, 5 Ohio St., 541; Pittsburgh, Fort Wayne & Chicago R. R. Co., *vs.* Devinney, 17 id., 197; Berea Stone Co. *vs.* Craft, 31 id., 292; Lake Shore & Michigan Southern R. R. Co. *vs.* Lavalley, 36 id., 221; Wilson *vs.* Willimantic Linen Co., 50 Conn., 433; Wood on Master & Servant, 878, and note.

3. Even if the plaintiff and the conductor are to be regarded as fellow-servants, yet the defendants are liable for neglect of duty in employing so unfit a man as conductor. The recklessness exhibited by the conductor, as found by the court, shows him to have been an utterly unfit person for so important a place. The defendants had no right to put their servants to the risk involved in having such a conductor.

4. The variance claimed by the defendants' counsel between the allegations of the complaint and the facts as proved and found, is unimportant and will not be regarded by the court. It is never necessary that wrongful acts should be stated with entire accuracy, so long as the court can see that the evidence proves substantially what is alleged. And especially is this so under our Practice Act, which was intended to do away with all niceties of pleading.

J. H. Perry, for appellees.

1. The proofs and the facts found upon them vary materially from the allegations of the complaint. *Shepard vs. New Haven & Northampton Co.*, 45 Conn., 54; *Batterson vs. Chicago & Grand Trunk Railway Co.*, 49 Mich., 184.

2. The plaintiff was a fellow-servant with the employees of the defendants. The arrangement under which the plaintiff was acting by his own consent at the time of the accident is fully set forth in the record. There were two masters, to each of whom he in turn became accountable. Although he received his wages from the hands of the Shepaug Company, this was evidently only because such was the easiest way for the two companies to pay the hands of that particular train, who were alternately the servants of each. The train on which he was when injured "was a train of the defendants," and the men on it "were directly under the orders of the defendants' officers, the same as if employed and paid

by them, and were accountable to the defendants' officers for the proper performance of their duties, and so fully was this so that the defendants' officers had the right to discharge any of them for neglect or any improper conduct while on that road." That the plaintiff was a servant of the defendants at the time of the injury is upon these facts beyond question. In *Burke vs. Norwich & Worcester R. R. Co.*, 34 Conn., 474, it became a question whether the plaintiff, who was hired by one O'Neill, a contractor, to shovel coal upon the defendants' cars, was a servant of the defendants. The following statement of the law by the court below is approved by the Court of Errors: — "Had the company the control of him? Could they discharge him without breaking their special contract with O'Neill? If they could, or O'Neill was their agent in employing him, then he was in their employ, and the plaintiff cannot recover." In *Corbin vs. The American Mills*, 27 Conn., 274, the court says that "the existence of actual present control and supervision on the part of the employer" is a circumstance "of much weight" in determining whether one person is a servant of another, and that one person is the servant of another when "he is acting at the time for and in the place of" that other "in accordance with and representing the other's will and not his own." See also *Illinois Central R. R. Co. vs. Cox*, 21 Ill., 20; *Wood vs. Cobb*, 13 Allen, 58; *Kimball vs. Cushman*, 103 Mass., 194; *Johnson vs. City of Boston*, 118 id., 114; *Vary vs. Burlington, Cedar Rapids & Minnesota R. R. Co.*, 42 Iowa, 246; *Chicago, Burlington & Quincy R. R. Co. vs. Clark*, 2 Bradwell, 596; *Rourke vs. White Moss Colliery Co.*, L. Reps., 1 C. P. Div., 556; *Murray vs. Currie*, L. Reps., 6 C. P., 24. It will be observed that none of the above cases conflict with the principle that a person cannot have two separate masters at the same time. The simple test is who, at the time of the injury, had the right to control his action. "The true test of fellow-service is community in that which is the test of service, which is subjection to control and direction by the same general master in the same common object; but unless they are subjected to the same general contract the fact that they are engaged in the same common pursuit does not render them co-servants. It is subjection to the same general control coupled with an engagement in the same common pursuit that affords the test. *Wood's Master & Servant*, § 435.

3. A conductor upon one train is a fellow-servant with a brake-

man upon another train of the same company. *Louisville & Nashville R. R. Co. vs. Robinson*, 4 Bush, 507; *Hayes vs. Western Railroad Corp.*, 3 Cush, 270; *Boldt vs. N. York Central R. R. Co.*, 18 N. York, 432; *Wright vs. N. York Central R. R. Co.*, 25 id., 562; *Whaalen vs. Mad River & Lake Erie R. R. Co.*, 8 Ohio St., 249; *Pittsburgh, Fort Wayne & Chicago R. R. Co. vs. Devinney*, 17 id., 197; *Bull vs. Mobile & Montgomery R. R. Co.*, 67 Ala., 206; *Hutchinson vs. York, Newcastle & Berwick Railway Co.*, 5 Exch., 343. The case of *Chicago, Milwaukee & St. Paul R. R. Co. vs. Ross*, 112 U. S. Reps., 377, recently decided by the Supreme Court of the United States, holds that "the conductor of a railway train who commands its movements, directs when it shall start, at what stations it shall stop, at what speed it shall run, and has the general management of it and control over the persons employed upon it, represents the company," and therefore is not the fellow-servant of a brakeman on the same train. We can but think that conductors with the powers here recited are seldom found on railroad trains. However that may be, Justices BRADLEY, MATTHEWS, GRAY, and BLATCHFORD dissented from the judgment of the court and regard it as "breaking down the long established rule." The opinion admits substantially that the current of authority in England and the United States is the other way, and manifestly is an attempt at judicial legislation. Cases in Ohio and Kentucky only are cited in support of the opinion. Pierce, in his work on Railroads, p. 366, says: "Subordination in service has been treated by some authorities as having the effect to prevent the service being regarded as a common one. . . . Thus the company was held liable to an engineer or brakeman for an injury resulting from the negligence of the conductor who directed the movements of the train. . . . This modification of the general doctrine, *which is peculiar to Ohio*, has found little favor in other States." If the Ross case had been tried in the Minnesota State Court, instead of in the United States Circuit Court for that District, the decision would have been different. *Brown vs. Winona & St. Peter R. R. Co.*, 27 Minn., 162. The consideration of the recent case of *Darigan vs. N. York & N. Eng. R. R. Co.* must have satisfied this court that the decisions in England, New York, Massachusetts, Indiana, Wisconsin, Michigan, and in fact all the principal States except Ohio, are opposed to the doctrine of the case in question. And besides, in the case at bar, the negligent conductor was not

the conductor of the plaintiff's train, and so had no authority over him whatever. The facts set forth in the finding clearly come within the rule laid down by courts and writers upon the subject, which is, that "a fellow-servant, within the meaning of the general rule, is any one serving the same master in the same common employment and under his control, whether equal, inferior, or superior in his grade or standing." *Ross case*, above cited; *Morgan vs. Vale of Neath Railway Co.*, 5 Best & Smith, 570, 580; *Wood's Master & Servant*, §§ 435, 448. While the binding force of the general rule was recognized in *Burke vs. Norwich & Worcester R. R. Co.*, 34 Conn., 479, and *Wilson vs. Willimantic Linen Co.*, 50 Conn., 457, its limitations and applications seem to have been nowhere else even discussed in our reports.

CARPENTER, J. — This is an action for damages for injuries received by a collision of two trains on the defendant's road. The case comes up on the plaintiff's appeal from a judgment in favor of the defendant.

The main question discussed is, whether the plaintiff was an employee of the defendant. The defense, however, raises a question of variance, which we will first consider.

The complaint alleges that the "plaintiff was an employee of the Shepaug Railroad Company of said State, and was a brakeman in his business for said Shepaug Railroad, and as such employee was riding on a train of said Shepaug Railroad Company between Danbury and Bethel in said county of Fairfield, over and on the track of the railroad of the defendant, as he lawfully had a right to do under said Shepaug Railroad Company as its employee and servant, and that while so lawfully riding he was injured," etc.

The finding shows that the plaintiff was hired and paid by the Shepaug Railroad Company; that he was on a train run by that company between Litchfield and Danbury, a part of the way over its own road, and a part of the way over the defendant's road; that while it was on the defendant's road the train was subject to its rules and regulations; that the train hands "were directly under the orders of the defendant's officers, the same as if employed by them, and were accountable to the defendant's officers for the proper performance of their duties; and so fully was this so, that the defendant's officers had the right to discharge any of them for neglect or any improper conduct while on that road."

This it is claimed is a fatal variance, as it misstates the plaintiff's position and his reason for being on the train and on the defendant's road. We think this is altogether too technical. It is tripping the plaintiff up and turning him out of court on a legal technic. It required him to know the legal effect of a contract between his employer and the defendant, a contract of which he knew little or nothing. Whatever may be the legal effect of that contract in other respects, we think he might properly describe himself as in the employ of the Shepaug Railroad Company, and as being on a train run by it. The time, place, circumstances and manner of the accident are the same. The variance relates to the legal relations which the plaintiff, and the train on which he was, sustained to the two railroad companies. So long as the defendant was not deceived or misled as to any matter of fact, the plaintiff was not required to state those legal relations with technical accuracy.

In the next place it is claimed that there is a variance in respect to the method of the injury. The complaint alleges a collision, by reason whereof he was thrown out and from the train, and was scalded and burned and otherwise injured. The finding is that by the collision he "was terribly burned, one of his hip bones was fractured, and he received other severe and, in all probability, permanent injuries." We discover no variance here. The substance of the allegation is that the plaintiff was injured by the collision, and the proof seems to have fully sustained it.

In respect to the relation of the plaintiff to the defendant, two views may be taken: — *first*, that he was an employee of the defendant, and *second*, that he was an employee of the Shepaug Company, and as to the defendant a third person or stranger. We will consider the case in both aspects.

If he was an employee of the defendant, and the accident was caused by the negligence of a fellow-servant, without fault in the defendant, then the rule which prevails in this State would exonerate the defendant from liability. But is it entirely clear from this finding that the defendant was without fault? The "night freight" was a train running from Norwalk to Danbury. It was nearly six hours behind time. The collision occurred on that part of the defendant's road which was between Danbury and Bethel, the only part of the road over which both colliding trains ran. The conductor of the "night freight" left Bethel on a single track

road at a time which would make a collision with the "Litchfield freight" inevitable, provided the latter train left Danbury on time. The finding is that the collision was occasioned solely by the negligence of the conductor in charge of the night freight train. This finding is ambiguous. It may mean, and probably does, that there was no negligence on the part of the plaintiff, or those in charge of the other train. If that is the extent of its meaning, then there is no finding as to the negligence of the defendant—an all-important fact in the case. For if the defendant was negligent in failing to employ a suitable conductor on the night freight, or in failing to have in operation a reasonably safe system for controlling and directing irregular trains, it is clearly liable to one of its employees. "It is those risks alone which cannot be obviated by the adoption of a reasonable measure of precaution by the master that the servant assumes." *Pantgar vs. Tilly Foster Mining Co.*, 1 Eastern Reporter, 193, N. Y. Ct. of Appeals, June 9th, 1885. And this is so even in Massachusetts, where the rule is adhered to more rigidly, perhaps, than elsewhere. *Magee vs. Boston Cordage Co.*, 1 Eastern Reporter, 126, decided in June, 1885.

Is it not entirely consistent with this finding that the defendant was in fault? Yea, more; does it not appear affirmatively,—not expressly, but as a necessary conclusion from the facts stated,—that it was so? Let us carefully examine the finding with a view to an answer to this question.

A freight train was due at Danbury at 1.45 A.M. At 7.30 A.M. it was on a single-track road between Bethel and Danbury, approaching Danbury; and the Litchfield freight left Danbury on its regular time, 7.30 A.M., going in the opposite direction, so that the trains must come together. Was the conductor of the Litchfield train notified to hold his train at Danbury until the arrival of the night freight? Evidently not. Is a system which requires no notice under such circumstances a reasonable one? Was the conductor permitted to run his train (not on time) at his own pleasure, without reference to other trains, and without directions from some intelligent and authoritative source? Was there no system by which trains behind time and irregular trains were regulated and controlled by a train-dispatcher or some superintending officer? If so, is such management consistent with the exercise of reasonable care and prudence? Was there a regular train-dis-

patcher whose orders were disregarded by the conductor? If so, was the company free from fault in having such a conductor in its employ? These questions are pertinent and important. In respect to all these matters the record is silent. The facts stated clearly indicate a want of due care in the defendant, and a jury would be warranted in so finding. More than that; they establish a *prima facie* case. They require explanation, and it is incumbent on the defendant to explain them, as all the facts are peculiarly within its knowledge. It failed to do so, and such failure is significant.

The only answer that we can conceive of is to construe the finding as negating any negligence in the company. If the judge had intended so to find, it is a little surprising that he did not say so, instead of leaving the finding ambiguous. Besides, there is a strong suspicion that the case was not tried upon any such theory, and that such a construction will be very unjust to the plaintiff. If these matters were not investigated, justice clearly requires that a new trial should be had in order that they may be, unless the plaintiff is entitled to a judgment on the other ground. However, as what we have said on this part of the case is merely suggestive, and as we do not intend to decide the case on this point, we shall practically give the defendant the benefit of that construction so far as our present purpose is concerned, and pass to a consideration of the question, Whose servant was the plaintiff?

He was employed and paid by the Shepaug Railroad Company. A considerable portion of each day he was on that company's road and exclusively in its employ. While there he was responsible solely to its officers, the defendant having no control over him whatever. There was an arrangement between the two companies, "by virtue of which the Shepaug Company furnished to the defendant an engine, engineer, firemen, conductor, and brakemen, to run the Litchfield freight train from Danbury to Hawleyville and back each day for an agreed price, payable monthly." So that the engine and train-hands were those of the Shepaug Railroad Company, furnished to the defendant; that is, to do its work in its stead, and for which was paid a fixed price monthly, not to the men, but to the Shepaug Company.

The contract is not before us, but from what appears it did not relate to any particular engine and train-men, but simply to an engine and train-men, so that the Shepaug Company was at liberty to change engines and men at its pleasure, and presumptively did

so during the many years that the arrangement continued. It follows that the Shepaug Company did not lose the entire control of the men while on the defendant's road, but had a general supervision over them, subject, of course, to the rules and regulations of the defendant, and to such special orders as its officers might give, and might discharge them for any cause it might deem sufficient, although the defendant might consider it otherwise.

On the other hand, the plaintiff sustained no contract relation whatever with the defendant. For that reason there is no room for any presumption that he stipulated with the defendant to assume any risk arising from the negligence of its employees. No such stipulation can be presumed from the contract between the defendant and the Shepaug Company, because the plaintiff was not a party to that contract, did not know its terms, and the contracting parties had no power to make such a stipulation for him. For similar reasons no such presumption can arise from the control which the defendant reserved to itself over the train while on its road. That evidently was intended to avoid the inconvenience and peril that would result from having different trains on its road operated by different rules. It was reasonable that the defendant should retain the absolute control over all trains on its road; its own safety required it. To that end the power to discharge the train-men on the Litchfield train for neglect or improper conduct was essential. But this power must be construed with reference to the subject matter and the end which the contracting parties manifestly had in view. If the defendant could discharge them so far as to prohibit their services on its road, it would accomplish all it desired to, and all that the parties contemplated, and hence all that it had a right to require. To interpret this arrangement as giving the power to discharge them absolutely from the employ of the Shepaug Company, would be going far beyond the obvious scope and purpose of the contract.

The defendant's authority, therefore, over the plaintiff was a limited one. The contract may be fulfilled and its object accomplished without regarding the plaintiff as the defendant's servant. The plaintiff cannot be so regarded without involving this consequence, which is well nigh an absurdity, that the plaintiff's employer changed every time he passed from one road to the other, which was usually twice each day. It is by far the better view to consider the Shepaug Company as doing certain work for the

defendant, but doing it by means of its own instrumentalities and servants, and not by means of the instrumentalities and servants of the defendant.

The defense of common employment has little of reason or principle to support it, and the tendency in nearly all jurisdictions is to limit rather than enlarge its range. It must be conceded that it cannot rest on reasons drawn from considerations of justice or of public policy. So far as the rule is to be retained it must have its foundation in the contract theory. A writer in the *American Law Register* for July, 1885, after a review of the law, and noticing the drift of modern decisions, says: "If the law is to remain unchanged, let it be upon the ground that the servant assumes the risks incident to his employment, a conclusion which, though it may sometimes bear hard, is reasonable enough. Never was it more important than it is now, when the tendency in every department of thought is to pass authority by, and search into the causes of things, that the law should commend itself to the plain sense of men in its reasonings as well as its rules."

No consideration of public policy will sustain this defense, because the public are not at all interested in the question as they are in questions concerning inn-keepers and common carriers. They are only interested to have the law justly and fairly administered. No considerations of justice will sustain it, because the plaintiff had no relation whatever to the negligent conductor. It was not his duty to observe his conduct, he had no opportunity to do so, and no opportunity to guard against the consequences of his negligence. We have shown that the defense can have no foundation in any contract to which the plaintiff was a party or which can justly affect him. If, therefore, the plaintiff may in any sense be regarded as in the service of the defendant, he is clearly without the reason of the rule, and therefore not within the rule itself. But he cannot in any proper sense be regarded as the servant of the defendant. The Superior Court erred in holding that he was, and that the defendant was exempt from liability.

The judgment is reversed and a new trial ordered.

In this opinion the other judges concurred; except GRANGER and SANFORD, Js., who dissented.

ASYLUM STREET CROSSING.

ORDER PASSED BY THE SPECIAL COMMISSION ON THE ASYLUM STREET
GRADE CROSSING, HARTFORD, OCTOBER 22, 1885.

*In the matter of the abolition of the grade crossing at Asylum Street,
Hartford.*

After thorough examination of all plans submitted by the parties in interest, after hearing their several claims and arguments, and after patient investigation of the locality, the rights of parties, the requirements of the improvement, and the best method of carrying out the design and instructions of the Legislative Acts creating and regulating this board, the board finds and adjudges that public convenience and necessity require the passage of the following vote approving a general plan for the work, and the following order providing for the execution of said plan, said order to be known as Order No. 1.

Voted, That the plan on file in the office of the Railroad Commissioners and marked "Approved Plan A," be approved and adopted as the plan of this Board of Commissioners for the abolition of the grade crossing at Asylum street, Hartford, and for the work incidental thereto in so far as the same concerns or defines:

1. The location of the proposed new crossing of the highway by the railroads and of the bridge over the same.
2. The land and property to be taken for the purposes of the improvement.
3. The dividing line as it is to be between the lands of the New York, New Haven & Hartford railroad company and of the New York & New England railroad company.
4. The location of a new highway in substitution for a portion of the present Spruce street.

That said map remain on file in said office for the use of the board and all parties in interest and for reference in orders, writings, and agreements appertaining to said improvement, that it remain open to the inspection of all parties, and be at their service for the purpose of making such tracings, copies, or descriptions as may be desired.

Ordered —

1. That the New York & New England railroad company, and Charles P. Clark, its Receiver, lay out, construct, and maintain a

new line of its railroad upon the west side of the broken red line as shown upon "Approved Plan A" on file and designated as the "Proposed Division Line between New York, New Haven & Hartford Railroad and New York & New England Railroad," and within the limits of land now owned by said New York & New England railroad company, or to be acquired by it as hereinafter provided, said new line to cross said Asylum street between the abutment shown on said map at A B and said broken red line, and is to be carried across said street at a grade of 37.5 feet, according to City of Hartford bench.

2. That the New York, New Haven & Hartford railroad company lay out, construct, and maintain a new line of its railroad upon the east side of said broken red line, and upon the land now owned by said company or to be acquired by it as hereinafter provided, said new line to cross Asylum street between the abutment shown on said map at C D and said broken red line, and to be carried across said street at a grade of 37.5 feet, according to City of Hartford bench.

3. That the City of Hartford cause the grade of Asylum street to be so changed that said street shall be carried in its present line and direction over the lines of said roads as located as aforesaid, by means of a bridge with suitable earth approaches, said bridge to be 17 feet in the clear above the top of the rails, 55 feet in width, and to span with such supports as shall be hereafter approved, the distance of 99 feet from A B to C D, as shown on said map.

4. That the City of Hartford shall also lay out, establish, and open a new highway 40 feet in width, extending from Asylum street northerly to an intersection with the present Spruce street, said highway to be laid out upon land bounded and described as follows:

Commencing at a point in the north line of Asylum street, in the dividing line between the properties of B. R. Abbe and Sophia M. Goodridge, thence running in a straight line N. 25° 53' E. 634.2 feet to an intersection with the present west line of Spruce street, thence southerly along said west line of said Spruce street 150 feet, thence in a straight line parallel with and 40 feet distant from the first-described line 450 feet, thence curving to the left with a radius of 32 feet to the north line of Asylum street at a point 77 feet east of the place of beginning, and thence westerly

along the north line of Asylum street 77 feet to the place of beginning, and containing approximately .516 of an acre.

5. That the New York & New England railroad company and Charles P. Clark, its Receiver, for the purposes of the foregoing alterations and improvement, forthwith proceed to procure by negotiation or by condemnation subject to the limitations herein-after contained, the three following pieces of land, to wit:

First Piece. Commencing at a point in the south line of Asylum street 37.7 feet west of a monument in said south line of said street, and in the dividing line between the properties of said New York & New England railroad company and Julius Catlin, and thence running westerly along the south line of said street 77.3 feet, thence southerly in a line at right angles with said south line of said street 20 feet, thence curving to the right with a radius of 573 feet, 265 feet, thence S. $46^{\circ} 15'$ W. in a line tangent to the said curve 177.7 feet, thence S. $52^{\circ} 25'$ W. 129.1 feet, thence S. $62^{\circ} 32'$ W. 106 feet, thence S. $68^{\circ} 2'$ W. 154 feet, thence S. $85^{\circ} 2'$ W. 198.2 feet, thence S. $88^{\circ} 21'$ W. 217 feet to the west boundary line of land of said New York & New England railroad company, and thence northerly along the present west boundary of land of said New York & New England railroad company, to an intersection with the broken red line shown on said Approved Plan A, and marked "Proposed Division Line between New York, New Haven & Hartford Railroad and New York & New England Railroad," and thence northerly along said broken red line to the place of beginning, and containing approximately 1.11 acres.

Second Piece. All that tract of land lying north of Asylum street, east of the land to be used for the new highway as herein-before described, and of the east line of said new highway extended in a straight line to an intersection with the westerly line of land of said New York & New England railroad company, and west of land now owned by said company, saving only a small triangular piece of land lying just north of said Asylum street and easterly of the broken red line above described, the said tract of land to be taken as aforesaid extending from said Asylum street northerly to a point at the intersection last described, and containing approximately 1.233 acres.

Third Piece. A narrow strip of land lying east of the present boundary line between land of said New York & New England railroad company and land of said New York, New Haven &

Hartford railroad company, and west of said broken red line, said strip of land extending from a point at station 36 + 40 on said broken red line to a point at station 43 on said broken red line, and being now the property of the New York, New Haven & Hartford railroad company, and containing approximately .113 of an acre.

6. That the New York, New Haven & Hartford railroad company, for the purposes of said alterations and improvements, forthwith proceed to procure, by negotiation or by condemnation subject to the limitations hereinafter contained, all that tract of land lying between the present west boundary line of its said land and said broken red line, from station 15 + 033 thereon to station 36 + 40 thereon, as shown upon Approved Plan A, and marked "Proposed Division Line between New York, New Haven & Hartford Railroad and New York & New England Railroad," excepting only such portion thereof as is included within the limits of said Asylum street, said land to be so taken containing approximately 2.09 acres.

7. That the City of Hartford, for the purposes of laying out said new highway, forthwith proceed to procure, by negotiation or by condemnation subject to the limitations hereinafter contained, the land hereinbefore described, required to be used and appropriated for that purpose.

8. That said parties ordered to acquire land as aforesaid first use all reasonable efforts to acquire by negotiation conveyances of the same at reasonable prices, and that all conveyances so obtained shall be taken to Morgan G. Bulkeley, Nathaniel Wheeler, George M. Woodruff, John W. Bacon, and William H. Hayward, the present members of this Board of Commissioners, and their successors upon said board, *in trust*, to be by them, or a majority of them for the time being, conveyed to the proper parties to said improvement upon such terms and conditions and at such times as they or a majority of them shall deem proper for the purposes of the improvement, but no land shall be so acquired by purchase until the price to be paid therefor has been approved in writing, lodged with the clerk of this board by the several parties to the improvement, to wit: the City of Hartford, the New York, New Haven & Hartford railroad company, and the New York & New England railroad company and Charles P. Clark, its Receiver, or by this board. Before any party shall proceed to acquire land by

condemnation, it shall make report to this board of the efforts it has made to procure by negotiation the land to be acquired by it, and the results thereof, and receive further special order for such condemnation, and said parties are severally required to make written report to this board of the progress of their negotiations on or before the 1st day of January, 1886.

9. That the City of Hartford shall cause to be prepared plans, profiles, specifications, and estimates for the bridge herein ordered to be built in the line of Asylum street, over the tracks of the railroads, together with its abutments, supports, and approaches, showing the grade thereof, the materials to be used therein, and the kind, quantity, quality, and manner of work proposed to be done thereon, and also a sketched plan for a temporary way or bridge for the accommodation of public travel during the progress of the work upon the alterations and improvements proposed to be made and done, and lodge the same, for the inspection of all parties in interest, with the clerk of this board, on or before the 1st day of December, 1885, and submit the same to the board for its approval on the 11th day of December, 1885.

10. That the New York & New England railroad company and Charles P. Clark, its Receiver, cause to be prepared detailed plans, profiles, specifications, and estimates for its new lines of track as herein ordered, and for all alterations herein required to be made, and all work herein required to be done by said company or said Receiver, said plans, profiles, and specifications showing the grade and curvature of the proposed new lines of track, and the kind, quantity, quality, and manner of work proposed to be done, and lodge the same with the clerk of this board for the inspection of all parties in interest, on or before the 1st day of December, 1885, and submit the same to the board for its approval on the 11th day of December, 1885.

11. That the New York, New Haven & Hartford railroad company cause to be prepared detailed plans, profiles, specifications, and estimates for its new lines of track as herein ordered, and for all alterations herein required to be made and all work herein required to be done by said company, said plans, profiles, and specifications showing the grade and curvature of the proposed new lines of track, and the kind, quantity, quality, and manner of work proposed to be done, and lodge the same with the clerk of this board, for the inspection of all parties in interest, on or before

the 1st day of December, 1885, and submit the same to the board for its approval on the 11th day of December, 1885.

12. That all sums of money required to be paid to procure the land herein ordered to be taken shall be paid in the first instance by the party taking the same. Whenever such payments by any party shall amount to \$10,000, each of the other parties shall, upon the certificate of this board, pay to such party the following proportional parts thereof, to wit:

The City of Hartford, fifty per cent.

The New York & New England railroad company and Charles P. Clark, its Receiver, twenty-five per cent.

The New York, New Haven & Hartford railroad company, twenty-five per cent., said payments to be considered as advances towards the cost of the improvement, subject to future adjustment by this board.

STATISTICAL TABLES.

TABLE I.

Number.	1 NAMES OF ROADS AND BRANCHES. [Branches in <i>Italics</i> .]	2 Chartered.	3 Opened for use.	4 LOCATION ON ROAD.		6 LENGTH OF MAIN LINE AND BRANCHES.		8 DOUBLE TRACK.		10 SIDINGS.		12 LENGTH OF ROAD, SINGLE TRACK MILES.	
				From—	To—	Total.	In Conn.	Total.	In Conn.	Total.	In Conn.	Total.	In Conn.
1	Boston & New York Air Line, ¹	1875	1870-73	New Haven, Ct.,...	Willimantic, Ct.,...	50.	50.	.....	.....	5.24	5.24	55.24	55.24
2	Colchester,	1876	1877	Colchester, Ct.,...	Turnerville, Ct.,...	3.59	3.59	.....	.....	.25	.25	3.84	3.84
3	Connecticut Central, <i>Rockville</i> ,	1871	1876	East Hartford, Ct.,...	Mass. State Line, Rockville, Ct.,...	20.25 7.	20.25 7.	.....	.....	1.31	1.31	28.56	28.56
4	Danbury & Norwalk, ²	1850	1852	Danbury, Ct.,...	Wilson Point, Ct.,...	26.5	26.5	.....	.....	6.45	6.45	42.95	42.95
	<i>Hampville</i> ,			Hawleyville, Ct.,...	Bethel, Ct.,...	6.	6.	.....	.....	.....	.....	.....	.....
	<i>Ridgefield</i> ,			Branchville, Ct.,...	Ridgefield, Ct.,...	4.	4.	.....	.....	.....	.....	.....	.....
5	Hartford & Connecticut Valley, ³	1880	1871	Hartford, Ct.,...	Fanwick, Ct.,...	46.2	46.2	.....	.....	6.2	6.2	52.4	52.4
6	Hartford & Connecticut Western, ⁴ ..	1881	1871	Hartford, Ct.,...	Rhinecliff, N. Y.,...	108.3	66.7	.....	.....	20.41	15.33	128.71	82.03
7	Housatonic, <i>Danbury</i> ,	1836	1840	Bridgeport, Ct.,...	Mass. State Line, Brookfield June, Ct.,...	74. 5.5	74. 5.5	.....	.....	13.14	13.14	92.64	92.64
8	Meriden & Cromwell, <i>Centre Street Extension</i> ,	1882	1885	Meriden, Ct.,...	Cromwell, Ct.,...	10.5 .84	10.5 .84	.....	.....	1.51	1.51	12.85	12.85
9	Naugatuck,	1845	1849	Bridgeport, Ct.,...	Winsted, Ct.,...	56.55	56.55	.....	.....	11.96	11.96	73.91	73.91
10	New Haven & Derby,	1864	1871	New Haven, Ct.,...	Ansonia, Ct.,...	13.	13.	.....	.....	3.	3.	16.	16.
11	New Haven & Northampton,	1846	1848-81	New Haven, Ct.,...	Conway June, Mas.,	91.64	51.26	.....	.....	27.5	14.52	154.85	80.91
	<i>New Hartford</i> ,			Farmington, Ct.,...	New Hartford, Ct.,...	14.09	14.09	.....	.....	.....	.....	.....	.....
	<i>Tariffville</i> ,			Sim-bury, Ct.,...	Tariffville, Ct.,...	1.04	1.04	.....	.....	.....	.....	.....	.....
	<i>Williamstown</i> ,			Northampton, Mass.,	Williamstown, Mass.,	7.51	7.51	.....	.....	.....	.....	.....	.....
	<i>Turner's Falls</i> ,			So. Deerfield, Mass.,	Turner's Falls, Mass.,	10.07	.....	.....	.....	.....	.....	.....	.....
12	New London Northern, ⁵	1859	1849-67	New London, Ct.,...	Brattleboro, Vt.,...	121.	56.	.....	.....	27.32	13.93	148.32	69.93

13	New York & New England, ⁶	1873	1855-81	Boston, Mass., Willimantic, Ct., Cook St., Boston, East Thompson, Ct., Charles River, Mass., Dedham, Mass., Providence, R. I., Hartford, Ct.,	Fishkill, N. Y., Providence, R. I., Woonsocket, R. I., Southbridge, Mass., Ridge Hill, Mass., Dedham, Mass., Providence, R. I., Hartford, Ct.,	216.84 58.5 28.41 17.37 1.64 1.52 .82 .67	134.12 32.18 5.35	108.1	56.10	117.68	56.33	551.55	284.75
14	New York, New Haven & Hartford, ⁷ Middletown, Suffield, New Britain, Hartford River,	1871	1839-70	Berlin June, N. Y., Berlin June, Ct., Suffield, Ct., Berlin June, Ct., Hartford River, N. Y.,	Springfield, Mass., Middletown, Ct., Windsor Locks, Ct., New Britain, Ct., New Rochelle, N. Y.,	123.20 10. 4.5 3. 11.8	103.28 10. 4.5 3.	135.	103.28	97.828	75.336	385.323	299.396
15	New York, Providence & Boston, Warwick, Ponatic,	1832	1837	Groton, Ct., Auburn, R. I., Auburn, R. I.,	Providence, R. I., Burrhead, R. I., Ponatic, R. I.,	62.5 9.9 4.69	17.	53.	9.	15.61	5.4	145.7	31.4
16	Norwich & Worcester, Allyn's Point, In Norwich,	1833	1840	Norwich, Ct., " " " "	Worcester, Mass., Allyn's Point, Ct., " "	59.75 6.3 .43	41.25 6.3 .43	.....	.....	19.9	13.42	86.38	61.4
17	Ridgefield & New York, ⁸	1867	.....	Ridgefield, Ct.,	Port Chester, N. Y.,	.....	.....	.....	.....	.....	.....	.....	.....
18	Rockville,	1857	1863	Rockville, Ct.,	Vernon, Ct.,	4.8	4.8	.....	.....	.75	.75	5.55	5.55
19	Shepaug, ⁹	1873	1872	Litchfield, Ct.,	Hawleyville, Ct.,	32.28	32.28	.....	.....	1.52	1.52	33.8	33.8
20	Shore Line, ¹⁰	1864	1852	New Haven, Ct.,	New London, Ct.,	50.	50.	.....	.....	9.39	9.39	59.39	59.39
21	Stamford & New Canaan, ¹¹	1883	1868	Stamford, Ct.,	N. w Canaan, Ct.,	8.3	8.3	.....	.....	.85	.85	9.15	9.15
22	South Manchester,	1865	1869	Manchester, Ct.,	S. Manchester, Ct.,	2.25	2.25	.....	.....	1.36	1.36	3.61	3.61
23	Watertown & Waterbury,	1869	1871	Watertown, Ct.,	Waterbury, Ct.,	4.6	4.6	.....	.....	.25	.25	4.85	4.85
Total,		.....	.....	.....	.....	1,404.65	973.33	301.5	173.78	389.423	257.496	2,095.573	1,404.606

¹ Road commenced operations in 1870, under the charter granted to the New Haven, Middletown & Willimantic R. R. Company in 1867.

² Original charter granted to the Fairfield County R. R. Company in 1835, renewed in 1846, and name changed to D. & N. R. R. Company in 1850.

³ Successor to the Connecticut Valley R. R. Company, chartered in 1808.

⁴ Successor to the Connecticut Western R. R. Co., chartered in 1868.

⁵ The New London, Willimantic & Springfield R. R. Company was incorporated in 1847. In 1848, that Company and the New London, Willimantic & Palmer R. R. Company, incorporated by the State of Massachusetts, were permitted, by the Legislature of Connecticut, to become one corporation, to be known as the N. L., W. & P. R. R. Company, the mortgage of which having been foreclosed, the holders of the mortgage bonds were incorporated as the N. L. N. R. R. Company in 1859.

⁶ Road commenced operations in 1867, under charter granted to the Boston, Hartford & Springfield R. R. Company in 1863.

⁷ Hartford & New Haven R. R. Company incorporated in 1833; Hartford & Springfield R. R. Company in 1835, and privileges of its charter conferred on H. & N. H. R. R. Company in 1842. N. Y. & N. H. R. R. Company incorporated in 1844, and consolidated with H. & N. H. R. R. Company in 1872.

⁸ Unfinished. Proposed line 23.29 miles, of which 15.94 are in Connecticut.

⁹ Charter granted to Shepaug Valley R. R. Company in 1868.

¹⁰ New Haven & New London R. R. Company incorporated in 1848; mortgage foreclosed and bondholders incorporated as Shore Line Railway Company in 1864.

¹¹ The New Canaan R. R. Company was incorporated in 1866. The mortgage having been foreclosed, the Legislature of 1882 incorporated the Stamford & New Canaan R. R. Company, which took possession of the road as such February 1, 1883.

TABLE II.—CAPITAL STOCK.

Number.	RAILROADS.	14 Authorized by Charter.	15 Authorized by vote of Company.	16 Issued for Cash.	17 Issued for Bonds.	18 Issued for stock of other Corporations.	19 Issued for undivided Earnings.	20 Issued for increased Valuation.
1	Boston & New York Air Line,	\$4,000,000.00	\$4,000,000.00	.....	\$2,983,500.00	.....	.....	.....
2	Colchester.....	50,000.00	25,000.00	\$25,000.00	.....	.....	.....	.....
3	Connecticut Central.....	800,000.00	800,000.00	361,600.00	.....	.....	.....	.....
4	Danbury & Norwalk.....	1,000,000.00	600,000.00	338,416.25	.....	.....	.....	.....
5	Hartford & Conn. Valley.....	1,200,000.00	800,000.00	.....	723,200.00	.....	\$101,583.75	\$160,000.00
6	Hartford & Conn. Western.....	3,000,000.00	3,000,000.00	.....	1,740,300.00	.....	.....	.....
7	Housatonic.....	2,000,000.00	2,000,000.00	2,000,000.00	.....	.....	.....	.....
8	Meriden & Cromwell.....	300,000.00	300,000.00	300,000.00	.....	.....	.....	.....
9	Naugatuck.....	2,000,000.00	2,000,000.00	397,696.00	273,000.00	.....	142,700.00	448,825.00
10	New Haven & Derby.....	700,000.00	457,000.00	446,600.00	.....	.....	.....	.....
11	New Haven & Northampton.....	5,000,000.00	2,600,000.00	1,882,000.00	.....	.....	578,000.00	.....
12	New London Northern.....	2,000,000.00	1,500,000.00	340,673.33	1,102,660.00	\$56,666.67	.....	.....
13	New York & New England.....	*20,000,000.00	20,000,000.00	.....	18,699,000.00	.....	.....	.....
14	N. Y. New Haven & Hartford.....	15,500,000.00	15,500,000.00	.....	.....	15,500,000.00	.....	.....
15	N. Y. Providence & Boston.....	4,000,000.00	4,000,000.00	3,000,000.00	.....	.....	.....	.....
16	Norwich & Worcester.....	3,825,000.00	3,825,000.00	2,604,400.00	.....	.....	.....	.....
17	Ridgefield & New York.....	1,250,000.00	1,250,000.00	200,150.00	.....	.....	.....	.....
18	Rockville.....	120,000.00	100,000.00	108,750.00	.....	.....	.....	.....
19	Shepaug.....	700,000.00	300,000.00	89,700.00	210,000.00	.....	.....	.....
20	Shore Line.....	1,000,000.00	300,000.00	62,845.20	678,125.00	.....	.....	259,029.80
21	Stamford & New Canaan.....	99,878.25	99,877.46	.....	.....	.....	.....	.....
22	South Manchester.....	40,000.00	40,000.00	40,000.00	.....	.....	.....	.....
23	Waterbury & Watertown.....	150,000.00	130,000.00	118,200.00	.....	.....	.....	.....
Total.....		\$68,734,878.25	\$64,326,877.46	\$12,316,030.78	\$26,409,785.00	\$15,556,666.67	\$822,283.75	\$867,854.80

*See return N. Y. & N. E. R. R. Co.

TABLE III.—CAPITAL STOCK.

Number.	RAILROADS.	21 Otherwise issued.	22 Total amount issued.	23 Total issue per last report.	24 Issued per mile of road.	25 Amount held in Connecticut.	26 Amount same per last report.
1	Boston & New York Air Line.	\$834,900.00	\$3,818,400.00	\$3,808,600.00	\$76,368.00	\$1,913,500.00	\$1,747,300.00
2	Colchester,.....	.....	25,000.00	25,000.00	6,963.79	25,000.00	25,000.00
3	Connecticut Central.....	86,900.00	448,500.00	448,500.00	16,945.41	344,400.00	325,000.00
4	Danbury & Norwalk,.....	.....	600,000.00	600,000.00	16,438.35	314,550.00	336,000.00
5	Hartford & Conn. Valley,.....	.....	723,200.00	723,200.00	15,653.61	717,600.00	717,600.00
6	Hartford & Conn. Western,...	800,000.00	2,540,300.00	2,530,700.00	23,456.14	1,345,800.00	1,341,900.00
7	Housatonic,.....	.....	2,000,000.00	2,000,000.00	25,157.23	904,000.00	840,400.00
8	Meriden & Cromwell,.....	.....	300,000.00	255,000.00	20,400.00	299,700.00	229,700.00
9	Naugatuck,.....	737,779.00	2,000,000.00	2,000,000.00	35,366.75	1,409,100.00	1,407,200.00
10	New Haven & Derby,.....	.....	446,600.00	446,600.00	34,353.84	408,900.00	408,900.00
11	New Haven & Northampton,	.....	2,460,000.00	2,460,000.00	19,318.84	805,900.00	870,400.00
12	New London Northern,.....	.....	1,500,000.00	1,500,000.00	12,396.69	946,500.00	959,700.00
13	New York & New England,...	19,639,000.00	19,639,000.00	18,120,000.00	57,039.93	79,900.00	133,400.00
14	N. Y., N. Haven & Hartford,	.....	15,500,000.00	15,500,000.00	110,163.38	6,611,700.00	6,631,800.00
15	N. Y., Providence & Boston,	.....	3,000,000.00	3,000,000.00	38,915.55	75,500.00	51,700.00
16	Norwich & Worcester,.....	.....	2,604,400.00	2,604,400.00	39,160.64	75,500.00	87,000.00
17	Ridgefield & New York,.....	46,400.00	246,550.00	246,550.00	10,586.08	99,150.00	99,150.00
18	Rockville,.....	.....	108,750.00	108,750.00	22,625.25	97,250.00	97,250.00
19	Shepaug,.....	.....	299,700.00	299,700.00	9,280.97	296,750.00	290,750.00
20	Shore Line,.....	.....	1,000,000.00	1,000,000.00	20,000.00	690,900.00	680,600.00
21	Stamford & New Canaan,....	99,877.46	99,877.46	99,877.46	12,033.52	99,577.46	99,577.46
22	South Manchester,.....	.....	40,000.00	40,000.00	17,777.77	40,000.00	40,000.00
23	Watertown & Waterbury,....	.....	118,200.00	118,200.00	25,595.65	118,200.00	118,200.00
	Total,.....	\$2,605,856.46	\$58,578,477.46	\$57,935,077.46	\$40,781.73	\$17,719,377.46	\$17,538,527.46

DEBT.

TABLE IV. — CAPITAL STOCK.

Number.	RAILROADS.	27 Par value per share.	28 Number of stockholders in Conn.	29 Number of same per last report.	30 Rate of interest on funded debt.	31 Unpaid interest on same	32 Total amount funded debt.	33 Amount of same per last report.
1	Boston & New York Air Line	\$100.00	751	748	5 pr. ct.	.....	\$500,000.00	\$500,000.00
2	Colchester,.....	100.00	1	1	7 "	.....	25,000.00	25,000.00
3	Connecticut Central,.....	100.00	80	130	7 "	\$135,555.00	325,000.00	325,000.00
4	Danbury & Norwalk,.....	50.00	110	115	5, 6, & 7 "	.....	650,000.00	650,000.00
5	Hartford & Conn. Valley,.....	100.00	19	18	.....	.....	150,000.00	150,000.00
6	Hartford & Conn. Western,.....	100.00	623	603	5 pr. ct.	.....	510,000.00	510,000.00
7	Housatonic,.....	100.00	504	483	4, 5, & 6 "	.....	1,096,500.00	1,116,000.00
8	Meriden & Cromwell,.....	100.00	111	101	.....	.....	.....	.....
9	Naugatuck,.....	100.00	489	464	4 pr. ct.	.....	150,000.00	150,000.00
10	New Haven & Derby,.....	100.00	299	297	7 "	219,140.25	525,000.00	525,000.00
11	New Haven & Northampton,.....	100.00	176	170	5, 6, & 7 "	.....	3,200,000.00	3,200,000.00
12	New London Northern,.....	100.00	218	222	4, 5, & 7 "	.....	1,499,500.00	1,449,500.00
13	New York & New England,.....	100.00	21	23	6 & 7 "	634,286.98	14,031,000.00	15,801,317.88
14	N.Y., New Haven & Hartford,.....	100.00	1,998	1,967	4 "	.....	2,000,000.00	2,000,000.00
15	N. Y., Providence & Boston,.....	100.00	22	18	4 & 7 "	.....	1,300,000.00	1,300,000.00
16	Norwich & Worcester,.....	100.00	35	37	6 "	.....	400,000.00	400,000.00
17	Ridgefield & New York,.....	50.00	40	40	.....	.....	.....	.....
18	Rockville,.....	100.00	36	36	.....	.....	.....	.....
19	Shepaug,.....	100.00	17	15	7 pr. ct.	238,000.00	400,000.00	400,000.00
20	Shore Line,.....	100.00	196	187	4 1/2 "	.....	200,000.00	200,000.00
21	Stamford & New Canaan,.....	100.00	6	6	.....	.....	.....	.....
22	South Manchester,.....	100.00	9	9	.....	.....	.....	.....
23	Watertown & Waterbury,.....	50.00	56	56	.....	15,870.00	19,000.00	19,000.00
	Total,.....	.....	5,817	5,747	.....	\$1,242,852.23	\$26,981,000.00	\$28,770,817.88

TABLE V.—DEBT.

Number.	RAILROADS.	34 Amount of bills payable.	35 Amt. of same per last report.	36 Accounts payable, etc.	37 Total.	38 Total per last report.	39 Proport'n per mile of road.	40 Total stock and debt.
1	Boston & New York Air Line,				\$500,000.00	\$500,000.00	\$10,000.00	\$4,318,400.00
2	Colchester,.....				25,000.00	25,000.00	6,963.79	50,000.00
3	Connecticut Central,.....			\$7,214.16	467,769.16	445,019.16	17,009.79	916,269.16
4	Danbury & Norwalk,.....	\$50,000.00	\$40,000.00	29,803.17	729,803.17	709,469.87	19,994.60	1,329,803.17
5	Hartford & Conn. Valley,....	47,359.57			197,359.57	211,115.45	4,271.82	920,559.57
6	Hartford & Conn. Western,...	166,000.00	169,000.00	34,961.89	710,961.89	708,092.68	6,564.74	3,251,261.89
7	Housatonic,.....	160,000.00	209,858.54	80,899.40	1,346,399.40	1,388,639.24	16,935.84	3,346,399.40
8	Meriden & Cromwell,.....	35,000.00		5,469.47	40,469.47		3,569.62	340,469.47
9	Naugatuck,.....			66,918.64	216,918.64	228,412.51	3,835.87	2,216,918.64
10	New Haven & Derby,.....			79,315.12	823,455.37	602,904.90	63,342.72	1,270,053.37
11	New Haven & Northampton,...	749,500.00	669,000.00	109,628.52	4,039,128.52	4,007,320.32	31,873.80	6,519,128.52
12	New London Northern,.....	175,000.00	175,000.00	3,963.59	1,678,463.59	1,676,753.73	13,871.60	3,178,463.59
13	New York & New England,....	2,289,971.21	385,367.65	1,818,016.46	18,438,987.67	17,982,637.71	55,677.58	36,887,987.67
14	N. Y., N. Haven & Hartford,		1,000.00	610,264.06	2,610,264.06	2,581,822.05	18,551.98	18,110,264.06
15	N. Y., Providence & Boston,				1,300,000.00	1,300,000.00	16,864.70	4,300,000.00
16	Norwich & Worcester,.....	13,840.13	5,640.13	104,281.08	518,121.21	493,301.18	7,793.62	3,123,521.21
17	Ridgefield & New York,.....		18,500.00			18,831.90		246,550.00
18	Rockville,.....	18,000.00			18,000.00		3,745.83	126,750.00
19	Shepaug,.....				638,000.00	610,000.00	19,764.56	937,700.00
20	Shore Line,.....				200,000.00	200,000.00	4,000.00	1,200,000.00
21	Stamford & New Canaan,....					2,900.56		99,877.46
22	South Manchester,.....			21,338.48	21,338.48	24,617.03	9,483.77	61,338.48
23	Watertown & Waterbury,....				34,870.00	33,540.00	7,580.43	153,070.00
	Total,.....	\$3,079,383.93	1,673,366.32	2,972,074.04	34,275,310.20	33,750,378.29	* 23,862.12	92,853,787.66

* Average.

TABLE VI. — PROPERTY ACCOUNT.

Number.	RAILROADS.	41 Construction account.	42 Equipment account.	43 Other permanent investments.	44 Total permanent investments.	45 Cash and cash assets.	46 Total assets.
1	Boston & New York Air Line.	\$4,436,237.83	\$129,931.94	.....	\$4,566,169.77	\$32,584.61	\$4,598,754.38
2	Colchester.....	50,000.00	.....	.....	50,000.00	.....	50,000.00
3	Connecticut Central.....	770,655.25	.....	.....	770,655.25	15,758.91	786,414.16
4	Danbury & Norwalk.....	1,156,781.85	223,338.14	.....	1,380,119.99	52,937.85	1,433,057.84
5	Hartford & Conn. Valley.....	744,147.07	152,500.00	.....	896,647.07	41,592.51	938,239.58
6	Hartford & Conn. Western,...	2,802,650.00	343,407.22	\$93,154.81	3,239,212.03	191,749.86	3,430,961.89
7	Housatonic.....	2,170,984.12	882,863.84	299,651.43	3,353,499.39	247,433.40	3,580,932.79
8	Meriden & Cromwell.....	294,400.40	37,385.35	6,114.48	337,900.23	4,517.30	342,417.53
9	Naugatuck.....	2,024,697.45	234,086.57	164,500.00	2,423,284.02	199,032.20	2,622,316.22
10	New Haven & Derby.....	970,816.77	162,992.65	.....	1,133,809.42	42,174.93	1,175,984.35
11	New Haven & Northampton..	5,650,038.40	910,957.03	19,372.81	6,580,368.24	330,562.09	6,910,930.33
12	New London Northern.....	2,801,461.63	248,430.44	93,170.00	3,143,052.07	433,500.27	3,576,552.34
13	New York & New England.....	32,428,177.95	3,795,672.37	484,190.40	36,708,040.72	1,430,946.95	38,138,987.67
14	N.Y., New Haven & Hartford,	13,190,304.79	2,479,326.35	1,009,696.97	16,679,328.11	4,111,110.95	20,790,439.06
15	N.Y., Providence & Boston,...	2,945,540.94	859,204.24	350,717.94	4,155,463.12	1,166,514.58	5,321,977.70
16	Norwich & Worcester.....	3,272,753.55	179,750.67	3,107.08	3,455,611.30	520,922.88	3,976,534.18
17	Ridgefield & New York.....	214,450.00	.....	.....	214,450.00	.....	214,450.00
18	Rockville.....	144,247.66	25,858.99	.....	170,106.65	2,731.35	172,827.00
19	Shepaug.....	257,459.58	11,064.20	.....	268,523.78	31,176.22	299,700.00
20	Shore Line.....	1,169,496.10	.....	.....	1,169,496.10	30,503.90	1,200,000.00
21	Stamford & New Canaan.....	99,877.06	.....	.....	99,877.06	.....	99,877.06
22	South Manchester.....	65,643.04	21,123.72	.....	86,766.76	2,728.69	89,495.45
23	Watertown & Waterbury.....	134,248.43	.....	.....	134,248.43	2,951.57	137,200.00
	Total.....	\$77,775,069.87	\$10,697,882.72	\$2,528,675.92	\$90,996,628.51	\$8,881,421.02	\$99,878,049.53

TABLE VII. — EARNINGS.

Number.	RAILROADS.	47 Passenger.	48 Freight.	49 Mails.	50 Express.	51 Rents.	52 Other sources.
1	Boston & New York Air Line,						
2	Colchester,.....						
3	Connecticut Central,.....	\$12,421.16	\$47,371.82	\$1,283.58	\$1,053.37		\$216.99
4	Danbury & Norwalk,.....	104,944.88	108,334.56	2,829.63	4,500.00	\$197.42	
5	Hartford & Conn. Valley,...	113,839.32	77,737.38	3,161.08	3,743.78	1,291.50	1,489.55
6	Hartford & Conn. Western,...	116,905.89	175,306.19	9,465.62	6,247.01	3,137.56	
7	Housatonic,.....	220,823.14	350,976.81	12,363.12	15,000.00	590.12	51,914.67
8	Meriden & Cromwell,.....	2,469.23	8,957.33			146.40	
9	Naugatuck,.....	251,767.22	362,427.63	6,469.19	13,200.00	814.97	16,563.25
10	New Haven & Derby,.....	66,153.22	79,233.99	706.84	1,299.74	187.00	3,106.88
11	New Haven & Northampton,...	204,604.02	548,774.78	9,418.25	15,674.52	3,066.03	18,146.85
12	New London Northern,.....	201,280.90	324,308.34	7,049.97	9,115.45	10,304.69	
13	New York & New England,...	1,139,915.34	1,839,999.25	45,849.03	98,461.00	55,685.21	100,500.84
14	N. Y., New Haven & Hartford	3,945,141.35	2,423,593.78	150,575.45	243,231.74	99,000.10	34,282.33
15	N. Y., Providence & Boston,...	599,653.00	464,514.04	19,810.19	32,371.24	20,245.31	3,292.27
16	Norwich & Worcester,.....	181,754.00	471,328.62	5,474.90	15,600.00	2,590.71	971.12
17	Ridgefield & New York,.....						
18	Rockville,.....						
19	Shepaug,.....	15,326.71	43,728.84	1,500.90	911.00	142.50	7,330.26
20	Shore Line,.....						
21	Stamford & New Canaan,...						
22	South Manchester,.....	6,811.70	5,713.83		50.04		
23	Watertown & Waterbury,...						
	Total,.....	\$7,171,389.92	\$7,284,985.37	\$274,674.17	\$459,405.52	\$197,399.52	\$237,598.02

TABLE VIII. — EARNINGS.

Number.	RAILROADS.	53 Total.	54 Total per last report.	55 Net earnings.	56 Same per last report.	57 Paid for taxes.	58 Paid for interest.	59 Paid for dividends.	60 Dividends paid per last report.
1	Boston & New York Air Line,								
2	Colchester,								
3	Connecticut Central,								
4	Danbury & Norwalk,								
5	Hartford & Conn. Valley,								
6	Hartford & Conn. Western,								
7	Housatonic,								
8	Morriden & Cromwell,								
9	Naugatuck,								
10	New Haven & Derby,								
11	New Haven & Northampton,								
12	New London Northern,								
13	New York & New England,								
14	N. Y., New Haven & Hartford,								
15	N. Y., Providence & Boston,								
16	Norwich & Worcester,								
17	Ridgfield & New York,								
18	Rockville,								
19	Shepards,								
20	Shore Line,								
21	Stamford & New Canaan,								
22	South Manchester,								
23	Watertown & Waterbury,								
	Total,	\$15,625,452.52	\$15,934,298.75	\$5,008,237.94	\$4,417,549.97	\$643,519.43	\$1,927,133.39	\$2,628,071.00	\$2,654,116.61

* Deficit.

† Deficiency reported by Connecticut Central, and H. & C. W. R. R. Cos. deducted.

+ Included in return of N. Y. & N. E. R. R. Co., but not included in total of this column.

TABLE IX.
OPERATING EXPENSES. PER MILE OF ROAD OPERATED.

Number.	RAILROADS.	61 Total.	62 Total per last report.	63 Gross earnings.	64 Operating Expenses.	65 Net earnings.	66 Maintenance of way.
1	Boston & New York Air Line,	.....	.....	.....	.....	.....	.....
2	Colchester,.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central,.....	*\$72,106.09	*\$128,953.08	.....	.....	.....	.....
4	Danbury & Norwalk,.....	130,430.26	125,938.50	\$6,049.49	\$3,573.43	\$2,476.06	\$773.33
5	Hartford & Conn. Valley,...	186,025.36	203,276.30	4,356.33	4,026.52	329.81	1,404.44
6	Hartford & Conn. Western,...	300,699.73	337,488.35	2,872.22	2,776.54	95.68	907.35
7	Housatonic,.....	459,279.92	546,597.88	5,151.52	3,630.67	1,520.85	651.92
8	Meriden & Cromwell,.....	9,241.78	.....	1,102.18	880.17	222.01	287.89
9	Naugatuck,.....	406,376.62	418,749.81	10,648.17	6,644.48	4,003.69	2,031.16
10	New Haven & Derby,.....	86,957.82	92,749.09	11,595.20	6,689.06	4,906.14	1,557.27
11	New Haven & Northampton,...	532,749.14	570,928.42	4,622.18	3,079.29	1,542.89	689.56
12	New London Northern,.....	312,608.65	344,492.88	4,562.47	2,583.54	1,978.93	574.95
13	New York & New England,...	2,404,288.11	2,905,512.78	8,668.01	6,352.98	2,315.03	975.38
14	N. Y., N. Haven & Hartford,...	4,563,939.09	4,752,520.79	25,986.67	17,199.04	8,787.63	3,713.08
15	N. Y., Providence & Boston,...	729,124.62	696,009.16	13,773.39	8,810.11	4,963.28	1,820.30
16	Norwich & Worcester,.....	421,178.14	456,862.42	11,342.58	7,049.00	4,293.58	804.28
17	Ridgefield & New York,.....	.....	.....	.....	.....	.....	.....
18	Rockville,.....	.....	.....	.....	.....	.....	.....
19	Shepaug,.....	64,612.65	55,908.85	2,135.69	2,001.63	134.06	1,034.55
20	Shore Line,.....	.....	.....	.....	.....	.....	.....
21	Stamford & New Canaan,...	.....	.....	.....	.....	.....	.....
22	South Manchester,.....	9,702.69	9,713.55	5,589.14	4,312.31	1,276.83	858.31
23	Watertown & Waterbury,...	.....	.....	.....	.....	.....	.....
	Total,.....	\$10,617,214.38	\$11,516,748.78	† \$10,300.09	† \$6,998.73	† \$3,301.36	† \$1,449.35

* Included in return N. Y. & N. E. R. R. Co., and not in the "total" of this column.

† Average.

TABLE X. — OPERATING EXPENSES.

Number.	RAILROADS.	67 Repairs of road-bed and track.	68 Repairs of bridges.	69 Repairs of fences.	70 Repairs of buildings and fixtures.	71 Repairs of locomotives.	72 Repairs of cars.	73 Repairs of machinery and tools.
1	Boston & New York Air Line.							
2	Colchester.							
3	Connecticut Central.	\$16,149.83	\$817.81	\$733.75	\$996.07	\$3,060.89	\$2,442.99	\$595.62
4	Daubury & Norwalk.	24,892.33	3,336.35	1,001.22	2,164.07	3,866.15	11,100.25	1,582.80
5	Hartford & Conn. Valley.	48,171.18	16,713.83	1,212.14	4,429.18	9,246.92	23,271.95	475.70
6	Hartford & Conn. Western.	83,849.11	14,416.91	3,477.65	1,818.47	12,464.31	19,520.58	1,517.06
7	Housatonic.	77,503.90	4,964.10	2,692.78	9,402.96	22,483.13	30,730.70	
8	Meriden & Cromwell.	2,956.12	66.81		60.52	310.23	351.57	28.75
9	Naugatuck.	95,127.90	29,097.97	2,042.95	15,264.40	38,129.03	28,547.37	5,952.97
10	New Haven & Derby.	14,038.44	6,206.09	861.00	1,266.18	3,562.55	6,365.27	131.85
11	New Haven & Northampton.	116,218.39	3,082.00	989.29	6,554.34	36,749.87	49,109.14	
12	New London Northern.	63,661.46	5,904.64	2,841.16	5,077.16	17,338.35	17,270.05	
13	New York & New England.	345,099.71	24,035.42	26,821.38	57,736.81	171,548.35	164,015.57	27,043.07
14	N. Y. New Haven & Hartford.	741,533.46	243,780.54	39,135.55	148,225.26	187,174.30	370,665.00	28,221.34
15	N. Y. Providence & Boston.	122,126.57	28,521.55	4,180.68	13,320.62	50,065.36	44,227.66	9,686.48
16	Norwich & Worcester.	46,843.51	1,212.39	534.17	6,379.51	23,757.88	47,106.98	4,107.60
17	Ridgefield & New York.							
18	Rockville.							
19	Shepaug.	24,629.16	8,766.29	486.46	519.46	5,515.27	2,011.17	430.04
20	Shore Line.							
21	Stamford & New Canaan.							
22	South Manchester.	1,931.20			118.54	745.43	106.63	14.50
23	Waterbury & Watertown.							
	Total.	\$1,808,585.44	\$390,104.89	\$86,301.43	\$272,337.48	\$582,957.13	\$814,399.89	\$79,192.16

TABLE XI.—OPERATING EXPENSES.—FUEL.

Number.	RAILROADS.	LOCOMOTIVES AND CARS.				STATIONS AND SHOPS.				78 Total cost.
		74 COAL.		75 WOOD.		76 COAL.		77 WOOD.		
		Number of tons.	Cost.	No of cords.	Cost.	Number of tons.	Cost.	No. of cords.	Cost.	
1	Boston & New York Air Line.									
2	Colchester.									
3	Connecticut Central.	1,398.05	\$4,812.09			159.	\$625.19			\$5,437.28
4	Danbury & Norwalk.	3,907.3	14,024.45	143.	\$484.57	227.3	983.97			15,492.99
5	Hartford & Conn. Valley.	4,985.98	18,311.09	50.5	236.24	83.43	397.95			18,945.28
6	Hartford & Conn. Western.	12,087.	48,383.29			305.	1,230.04			49,613.33
7	Housatonic.	13,310.	49,415.83	123.	369.75	1,009.	4,154.19			53,939.77
8	Meriden & Cromwell.	193	675.50	6.5	26.00	11.	38.50	1.	\$4.00	744.00
9	Naugatuck.	7,530.	25,678.30	232.	580.30					26,258.60
10	New Haven & Derby.	1,420.	5,670.93		23.74	194.	495.36			6,190.03
11	New Haven & Northampton.	19,298.	62,718.49			747.5	2,549.74			65,268.23
12	New London Northern.	11,151.	43,432.25	2,553.	9,184.56	501.	2,262.15	150.	637.50	55,516.46
13	New York & New England.	82,894.65	287,333.34			6,423.67	24,235.25			311,588.59
14	N. Y. New Haven & Hartford.	103,525.	368,241.50		4,045.98	1,559.	6,267.36			378,554.84
15	N. Y., Providence & Boston.	19,484.	76,782.34	348.	1,266.85	748.5	3,368.73			81,417.92
16	Norwich & Worcester.	11,942.	43,765.19	60.	240.00	995.	4,548.04			48,553.23
17	Ridgefield & New York.									
18	Rockville.									
19	Shepaug.	1,469.7	6,457.24			38.5	234.34	23.	47.50	6,739.08
20	Shore Line.									
21	Stamford & New Canaan.									
22	South Manchester.	230.	1,240.61	5.	25.00	10.	65.00			1,330.61
23	Watertown & Waterbury.									
	Total.	293,427.63	\$1,052,150.35	3,526.	\$16,482.99	12,852.9	\$50,830.62	174.	\$689.00	\$1,120,152.96

TABLE XII. — OPERATING EXPENSES.

Number.	RAILROADS.	79 Salaries and labor not before stated	80 Oil and waste.	81 Injuries to persons.	82 Damages to property.	83 Insurance.	84 Rent of other roads.	85 Other operating expenses.
1	Boston & New York Air Line.							
2	Colchester.							
3	Connecticut Central.	\$30,297.23	\$451.19		\$29.16	\$85.14		\$10,409.13
4	Danbury & Norwalk.	45 393.61	1,830.12	\$1,933.10	416.10	474.80		16,946.37
5	Hartford & Conn. Valley.	59,918.52	2,084.31	104.50	266.40	595.45		560.00
6	Hartford & Conn. Western.	38,164.42	5,761.27		928.13	848.28	\$4,440.00	63,880.21
7	Housatonic.	139,574.40	5,932.40	45.00	695.41	2,607.13	74,102.18	34,606.06
8	Meriden & Cromwell.	3,880.93	129.34			70.00		643.51
9	Naugatuck.	149,734.67	3,656.56	409.00	888.03	1,984.60		9,282.57
10	New Haven & Derby.	42,557.93	7,929.15		51.65	522.15	3,360.04	915.49
11	New Haven & Northampton.	186,515.09	7,587.63	673.44	1,128.73	1,715.55	28,256.35	28,901.09
12	New London Northern.	109,139.28	4,231.11	75.00	992.45	1,835.00		28,733.53
13	New York & New England.	896,971.33	14,944.89	34,529.59	12,139.26	14,834.08	130,132.16	175,847.90
14	N. Y., New Haven & Hartford.	1,186,171.35	40,755.45	20,394.23	9,964.35	1,700.00	250,970.00	916,693.42
15	N. Y., Providence & Boston.	254,603.72	7,878.47	2,705.67	3,560.25	1,506.57	20,313.00	85,010.10
16	Norwich & Worcester.	162,942.21	2,358.40	366.20	1,431.29	2,017.33	40,050.00	33,517.44
17	Ridgefield & New York.							
18	Rockville.							
19	Shepaug.	14,042.55	492.21		355.00	220.25		405.71
20	Shore Line.							
21	Stamford & New Canaan.							
22	South Manchester.	4,992.85	248.43					214.50
23	Watertown & Waterbury.							
	Total.	\$3,294,602.86	\$98,819.74	\$61,235.73	\$32,817.05	\$27,921.19	\$551,623.73	\$1,396,157.90

TABLE XIII.—TRANSPORTATION.

Number.	RAILROADS.	PASSENGERS.			FREIGHT.		
		86 Whole number carried.	87 Whole No. carried per last report.	88 Number carried one mile.	89 Number of tons carried.	90 No. tons carried per last report.	91 No. tons carried one mile.
1	Boston & New York Air Line.						
2	Colchester.						
3	Connecticut Central.	*64,008		*560,074	*132,550		*2,363,075
4	Danbury & Norwalk.	430,143	398,242	4,544,115	104,944	86,426	2,061,445
5	Hartford & Conn. Valley.	345,630	346,535	4,975,348	74,212	79,224	2,272,938
6	Hartford & Conn. Western.	265,658	298,082	5,112,034	190,800	193,793	8,792,327
7	Housatonic.	340,954	367,080	8,835,567	285,483	290,868	14,890,424
8	Meriden & Cromwell.	13,271		99,528	8,957		85,986
9	Naugatuck.	509,272	556,950	10,185,440	282,632	335,585	7,970,301
10	New Haven & Derby.	182,312	196,247	1,754,279	104,106	111,884	1,229,150
11	New Haven & Northampton.	490,453	494,286	8,723,359	448,714	491,217	24,232,389
12	New London Northern.	407,351	412,073	6,326,073	417,651	504,848	19,794,840
13	New York & New England.	4,620,579	4,368,090	58,818,387	1,715,661	1,786,331	107,639,953
14	N. Y., N. Haven & Hartford.	7,765,575	7,583,213	208,676,877	2,148,463	2,181,250	124,168,149
15	N. Y., Providence & Boston.	1,431,264	1,361,463	27,373,012	487,368	448,008	21,132,652
16	Norwich & Worcester.	507,233	454,011	8,007,221	546,059	609,864	18,911,944
17	Ridgefield & New York.						
18	Rockville.						
19	Shenau.	18,396	16,554	353,015	39,121	31,246	822,007
20	Shore Line.						
21	Stamford & New Canaan.						
22	South Manchester.	102,830	105,748	231,367	19,826	18,775	44,608
23	Watertown & Waterbury.						
	Total.	17,430,921	16,957,574	354,575,696	6,873,997	8,109,319	356,412,188

* Included in return of N. Y. & N. E. R. R. Co. and not in total of this column.

TABLE XIV. — MILEAGE.

Number.	RAILROADS.	92 Passenger trains.	93 Freight trains.	94 Other trains.	95 Total.	96 Total per last report.	EMPLOYEES.	
							97 Employees, in- cluding officers.	98 Same per last report.
1	Boston & New York Air Line,							
2	Colchester,							
3	Connecticut Central,	36,089	16,285		52,374		52	
4	Danbury & Norwalk,	97,381	51,925	4,145	153,451	146,870	129	130
5	Hartford & Conn. Valley,	123,322	57,785	11,478	192,585	198,521	206	230
6	Hartford & Conn. Western,	215,205	139,294	19,647	374,146	477,421	308	348
7	Housatonic,	242,102	274,943	23,789	540,834	557,994	486	519
8	Meriden & Cromwell,	9,828		13,170	22,998		35	
9	Naugatuck,	181,329	121,023	89,658	392,010	392,948	469	439
10	New Haven & Derby,	49,355		2,610	51,965	55,648	94	96
11	New Haven & Northampton,	392,056	211,218	75,310	678,584	677,186	528	542
12	New London Northern,	241,373	275,015	1,737	518,125	525,124	450	450
13	New York and New England,	1,195,799	910,965	604,021	2,710,785	2,402,078	2,876	3,796
14	N. Y., N. Haven & Hartford,	2,526,616	1,314,437	962,299	4,803,352	4,652,859	4,236	4,021
15	N. Y., Providence & Boston,	519,419	254,337	2,303	776,059	749,256	808	760
16	Norwich & Worcester,	175,848	162,752	150,367	488,967	505,355	428	456
17	Ridgefield & New York,							
18	Rockville,							
19	Shepaug,	23,841	25,368	5,115	* 64,957	† 57,684	74	65
20	Shore Line,							
21	Stamford & New Canaan,	15,777	1,535		17,312	15,340	10	10
22	South Manchester,							
23	Watertown & Waterbury,							
	Total,	6,009,251	3,800,597	1,965,649	11,786,130	11,414,284	11,137	11,862

* Includes 10,633 miles run on the Danbury & Norwalk Railroad.

† Includes 10,164 miles run on Danbury & Norwalk Railroad.

TABLE XV.—ROLLING STOCK.

Number.	RAILROADS.	LOCOMOTIVES.			102 Passen- ger cars,	103 Baggage and mail cars	104 Mecha- nical other cars.	105 Total.	106 Total per last report.	PASSENGER TRAIN CARS.	
		99 Number.	100 With train brake.	101 Av. weight in tons.						107 With train brakes.	108 With patent platform, etc.
1	Boston & New York Air Line,	7	5	54.	7	4	152	163	.....	10	12
2	Colchester,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4	Danbury & Norwalk,.....	7	6	55.	18	3	129	150	134	21	21
5	Hartford & Conn. Valley,.....	8	5	32.	14	6	158	178	178	20	20
6	Hartford & Conn. Western,...	16	7	52.	19	5	486	510	510	24	23
7	Housatonic,.....	22	13	56.5	30	16	884	930	929	33	58
8	Meriden & Cromwell,.....	2	.....	46.5	1	.....	51	52	39	1	1
9	Naugatuck,.....	14	14	50.	21	11	574	606	604	28	28
10	New Haven & Derby,.....	5	.....	52.	5	3	70	78	78	.....	8
11	New Haven & Northampton,...	25	25	53.	22	15	537	574	573	37	37
12	New London Northern,.....	22	14	45.	13	11	348	372	371	24	24
13	New York & New England,...	131	95	67.	151	41	3,772	3,964	3,953	192	192
14	N. Y., New Haven & Hartford,	*113	*86	65.	*302	*87	*2,423	*2,812	*2,804	*387	*385
15	N. Y., Providence & Boston,...	31	37	61.	45	11	396	452	454	70	59
16	Norwich & Worcester,.....	14	8	57.	10	8	725	743	720	18	18
17	Ridgefield & New York,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
18	Rockville,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
19	Shepaug,.....	3	2	50.	2	2	25	29	3	3	3
20	Shore Line,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
21	Stamford & New Canaan,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
22	South Manchester,.....	2	2	27.	3	.....	.....	3	3	3	3
23	Watertown & Waterbury,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
	Total,.....	415	314	50.8	656	219	10 578	11,456	11,380	861	860

*Includes B. & N. Y. A. L. R. R. Co.

TABLE XVI.
CROSSINGS IN CONNECTICUT. BRIDGES IN CONNECTICUT.

Number.	RAILROADS.	HIGHWAY.					WOOD.		IRON.		Stone arches. Aggregate length in feet.	
		109 Rail- road at grade.	110 Over the track.	111 Under the track.	112 At grade.	113 At grade with gates or electric signals.	114 At grade with flag- man.	115 Aggregate length in feet.	116 Spans over 25 feet each.	117 Aggregate length in feet.		118 Spans over 25 feet each.
1	Boston & New York Air Line,	2	16	6	52	.....	.....	7,012.	5	5,280.	18	.....
2	Colchester, .....	.....	1	.....	2	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central,	1	.....	2	33	.....	.....	270.	2	.....	.....	50.
4	Danbury & Norwalk,	1	2	2	66	1	3	998.	16	252.	5	42.
5	Hartford & Conn. Valley,	3	1	7	60	5	3	14,335.	6	493.	7	.....
6	Hartford & Conn. Western, ..	4	6	7	73	3	1	6,112.	26	408.	8	.....
7	Housatonic,	4	1	3	118	1	2	1,818.	4	322.	5	1,000.
8	Meriden & Cromwell, .....	.....	4	.....	15	.....	1	1,800.	.....	.....	.....	.....
9	Naugatuck,	3	1	1	43	9	.....	3,399.	13	771.	6	105.
10	New Haven & Derby,	1	8	8	19	2	4	5,883.	11	.....	.....	.....
11	New Haven & Northampton, ..	3	8	9	78	3	2	662.	5	897.5	18	.....
12	New London Northern,	1	3	2	71	.....	3	6,176.	21	609.	6	30.
13	New York & New England, ..	13	29	39	224	22	8	10,352.	59	1,708.	23	376.
14	N. Y., New Haven & Hartford, ..	3	70	30	*197	53	5	23,176.	52	11,640.5	80	1,665.
15	N. Y., Providence & Boston, ..	.....	2	2	17	1	3	1,370.	11	40.	.....	.....
16	Norwich & Worcester,	2	5	2	34	3	1	1,886.5	16	654.3	16	400.
17	Ridgefield & New York, .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
18	Rockville,	1	.....	2	6	.....	.....	66.	1	.....	.....	.....
19	Shepaug,	2	1	1	37	.....	.....	1,404.	7	730.	7	59.
20	Shore Line,	2	7	6	78	.....	.....	.....	.....	.....	.....	.....
21	Stamford & New Canaan, .....	.....	.....	1	13	.....	.....	128.	1	.....	.....	.....
22	South Manchester, .....	.....	1	.....	5	.....	.....	.....	.....	.....	.....	.....
23	Watertown & Waterbury, .....	.....	.....	2	3	.....	.....	1,531.	5	125.	1	.....
	Total,	46	166	132	1,244	103	36	88,378.5	261	22,930.3	200	3,727.

* Includes main line from New York State line to Mass. State line, and the Suffield, New Britain, and Middletown branches.

TABLE XVII.

Number.	RAILROADS.	STATIONS.				STEEL RAILS.		127 New ties laid in Conn. past year.	OPERATED BY EACH CO.	
		120 On entire road.	121 In Conn.	122 On all roads operated by each company.	123 In Conn.	124 Av. number miles for each station in Conn.	125 Number of miles.	126 Number per last report.	128 Total miles.	129 In Conn.
1	Boston & New York Air Line,	15	15	.....	.....	3.33	52.08	.....	.....	.....
2	Colchester,	2	2	.....	.....	1.80	.....	.....	.....	.....
3	Connecticut Central,	8	8	.....	.....	3.41	8.3	.....	.....	.....
4	Danbury & Norwalk,	12	12	14	14	2.60	28.5	27.7	36.5	36.5
5	Hartford & Conn. Valley,	18	18	18	18	2.57	45.27	45.18	46.2	46.2
6	Hartford & Conn. Western, ..	39	27	39	27	2.47	67.33	67.33	108.3	66.7
7	Housatonic,	21	21	37	21	3.43	74.	74.	126.5	79.5
8	Meriden & Cromwell,	6	6	6	6	1.75	12.85	12.5	10.5	10.5
9	Naugatuck,	19	19	21	21	2.97	61.95	61.95	61.16	61.16
10	New Haven & Derby,	7	7	7	7	1.85	12.5	12.5	13.	13.
11	New Haven & Northampton, ..	29	16	30	16	4.15	125.59	119.	173.01	66.39
12	New London Northern,	45	23	45	23	2.43	66.	64.	121.	56.
13	New York & New England, ..	148	61	199	92	2.82	389.98	373.44	378.45	204.23
14	N. Y., New Haven & Hartford, ..	60	47	112	88	2.19	367.594	362.86	265.36	233.64
15	N. Y., Providence & Boston, ..	46	8	55	8	2.12	134.	125.	82.76	17.
16	Norwich & Worcester,	25	16	.....	.....	3.06	45.75	36.	59.75	41.25
17	Ridgefield & New York, .....	.....	.....	.....	.....	.....	.....	.....	.....	.....
18	Rockville,	4.	4	.....	.....	1.20	.....	.....	.....	.....
19	Shepaug,	12	12	12	12	1.20	7.04	4.54	32.28	32.28
20	Shore Line,	20	20	.....	.....	2.50	50.	50.	.....	.....
21	Stamford & New Canaan,	5	5	.....	.....	1.66	.....	.....	.....	.....
22	South Manchester,	2	2	2	2	1.13	2.25	2.25	2.25	2.25
23	Watertown & Waterbury, .....	.....	.....	.....	.....	1.53	.....	.....	.....	.....
	Total,	543	356	597	355	2.77	1,443.904	1,438.25	1,517.02	966.60

TABLE XVII. — EXPENSE PER TRAIN MILE.

Number.	RAILROADS.	MAINTENANCE OF MOTIVE POWER AND CARS.						
		130 Repairs of road- bed, track, and bridges.	131 Salaries, labor, etc.	132 Miscellaneous.	133 Repairs of locomotives.	134 Repairs of cars.	135 Fuel.	136 Oil and waste.
1	Boston & New York Air Line,							
2	Colchester.....							
3	Connecticut Central.....							
4	Danbury & Norwalk.....	\$0.183	\$0.296	\$0.370	\$0.025	\$0.072	\$0.095	\$0.012
5	Hartford & Conn. Valley.....	.337	.311	.318	.048	.121	.096	.011
6	Hartford & Conn. Western,...	.262	.102	.439	.033	.052	.129	.016
7	Housatonic.....	.152	.258	.439	.041	.057	.092	.011
8	Meriden & Cromwell.....	.131	.169	.101	.014	.015	.040	.006
9	Naugatuck.....	.317	.382	.337	.097	.073	.067	.009
10	New Haven & Derby.....	.389	.819	.465	.069	.122	.110	.017
11	New Haven & Northampton..	.175	.275	.334	.054	.072	.093	.011
12	New London Northern.....	.134	.211	.258	.034	.033	.102	.008
13	New York & New England,...	.136	.331	.420	.063	.060	.106	.006
14	N. Y., N. Haven & Hartford,...	.205	.247	.498	.039	.077	.078	.008
15	N. Y., Providence & Boston,...	.194	.328	.417	.064	.057	.101	.010
16	Norwich & Worcester.....	.098	.333	.430	.049	.096	.090	.005
17	Ridgefield & New York.....							
18	Rockville.....							
19	Shepaug, .....	.514	.216	.264	.085	.031	.099	.007
20	Shore Line,							
21	Stamford & New Canaan,...							
22	South Manchester.....	.111	.288	.160	.043	.006	.073	.014
23	Watertown & Waterbury.....							
	Average,.....	\$0.186	\$0.279	\$0.435	\$0.049	\$0.069	\$0.091	\$0.008

TABLE XIX.—PER TRAIN MILE.

Number.	RAILROADS.	EXPENSES.					EARNINGS.			
		137	138	139	140	141	142	143	144	145
		Maintenance of way.	Motive power and Cars.	Miscellaneous.	Total.	Total per last report.	Gross.	Same per last report.	Net.	Same per last report.
1	Boston & New York Air Line,									
2	Colchester,.....									
3	Connecticut Central,.....									
4	Danbury & Norwalk,.....	\$0.183	\$0.204	\$0.462	\$0.850	\$0.857	\$1.438	\$1.441	\$0.588	\$0.584
5	Hartford & Conn. Valley,.....	.337	.276	.853	.966	1.024	1.045	1.061	.079	.037
6	Hartford & Conn. Western,.....	.262	.230	.311	.803	.706	.831	.699	.028	
7	Housatonic,.....	.152	.201	.495	.849	.979	1.204	1.286	.355	.307
8	Meriden & Cromwell,.....	.131	.065	.205	.401		.503		.101	
9	Naugatuck,.....	.317	.246	.473	1.037		1.661	1.722	.624	.656
10	New Haven & Derby,.....	.389	.318	.965	1.674	1.666	2.901	2.842	1.227	1.176
11	New Haven & Northampton,.....	.175	.230	.379	.785	.843	1.178	1.234	.393	.391
12	New London Northern,.....	.134	.177	.292	.603	.656	1.065	1.101	.462	.447
13	New York & New England,.....	.136	.235	.515	.887	1.209	1.210	1.389	.323	.180
14	N. Y., New Haven & Hartford,.....	.205	.202	.542	.950	1.021	1.435	1.480	.485	.459
15	N. Y., Providence & Boston,.....	.194	.232	.513	.939	.929	1.468	1.582	.529	.653
16	Norwich & Worcester,.....	.098	.240	.523	.861	.904	1.386	1.434	.522	.530
17	Ridgefield & New York,.....									
18	Rockville,.....									
19	Shepaug,.....	.514	.222	.257	.995	.969	1.061	1.091	.066	.122
20	Shore Line,.....									
21	Stamford & New Canaan,.....									
22	South Manchester,.....	.111	.136	.312	.560	.633	.726	.842	.166	.209
23	Watertown & Waterbury,.....									
	Average,.....	\$0.186	\$0.217	\$0.497	\$0.900	\$1.009	\$1.325	\$1.396	\$0.425	\$0.387

TABLE XX.

Number.	RAILROADS.	RATES OF FREIGHT AND FARE PER MILE.				INCOME PER MILE CARRIED.			
		146	147	148	149	150	151	152	153
		Average rate freight exclusive of commuters.	Average rate from commuters.	Average rate from all passengers.	Average rate of freight per ton.	From each passenger.	Same per last report.	From each ton of freight.	Same per last report.
1	Boston & New York Air Line,								
2	Colchester,								
3	Connecticut Central,								
4	Danbury & Norwalk,	\$0.0272	\$0.0112	\$0.0231	\$0.0526	\$0.0231	\$0.0250	\$0.0525	\$0.0617
5	Hartford & Conn. Valley, .....	.0246	.0091	.0228	.0362	.0228	.0214	.0342	.0347
6	Hartford & Conn. Western, .....	.0239	.0079	.0229	.0199	.0228	.0254	.0199	.0207
7	Housatonic, .....	.0249		.0249	.0230	.0249	.0248	.0235	.0254
8	Meriden & Cromwell, .....	.0350	.0140	.0250	.1040	.0248		.1040	
9	Naugatuck, .....	.0315	.0138	.0247	.0448	.0247	.0238	.0454	.0431
10	New Haven & Derby, .....	.0345	.0061	.0329	.0645	.0377	.0441	.0645	.0536
11	New Haven & Northampton, .....	.0235		.0235	.0223	.0234	.0244	.0226	.0210
12	New London Northern, .....	.0230		.0318	.0164	.0318	.0308	.0164	.0173
13	New York & New England, .....	.0267	.0079	.0192	.0171	.0193	.0201	.0171	.0141
14	N. Y., New Haven & Hartford, .....	.0236	.0058	.0194	.0196	.0189	.0189	.0195	.0194
15	N. Y., Providence & Boston, .....	.0239	.0067	.0219	.0275	.0219	.0224	.0219	.0283
16	Norwich & Worcester, .....	.0250	.0090	.0226	.0240	.0226	.0245	.0249	.0202
17	Ridgefield & New York,								
18	Rockville,								
19	Shepaug, .....	.0434		.0434	.0532	.0434	.0399	.0532	.0583
20	Shore Line,								
21	Stamford & New Canaan,								
22	South Manchester, .....	.0408	.0208	.0294	.1281	.0294	.0297	.1281	.1376
23	Watertown & Waterbury,								
	Average,	\$0.0290	\$0.0099	\$0.0202	\$0.0204	\$0.0202	\$0.0206	\$0.0204	\$0.0192

TABLE XXI.—GENERAL PERCENTAGE.

Number.	RAILROADS.	154	155	156	157	158	159	160
		Gross earnings to capital and debt.	Net earnings to capital and debt.	Net earnings to permanent investment.	Net earnings to gross earnings.	Passenger receipts to gross earnings.	Freight receipts to gross earnings.	Operating expenses to gross earnings.
1	Boston & New York Air Line,							
2	Colchester,							
3	Connecticut Central,							
4	Danbury & Norwalk,	16.60	6.79	6.54	40.93	47.52	49.06	59.07
5	Hartford & Conn. Valley,	21.86	1.65	1.70	7.57	56.55	38.62	92.43
6	Hartford & Conn. Western,	9.59	.32	.31	3.34	37.58	56.35	96.67
7	Housatonic,	19.48	5.75	5.77	29.53	33.88	53.85	70.47
8	Meriden & Cromwell,	3.39	.68	.69	20.15	21.33	77.39	79.85
9	Naugatuck,	29.37	11.04	10.10	37.60	38.65	55.63	62.40
10	New Haven & Derby,	11.87	5.02	5.62	42.32	43.88	52.59	57.68
11	New Haven & Northampton,	12.26	4.09	4.05	33.38	25.58	68.62	66.62
12	New London Northern,	17.37	7.53	7.61	43.38	36.46	58.74	56.62
13	New York & New England,	8.90	2.38	2.38	26.71	34.74	56.08	73.29
14	N. Y., New Haven & Hartford,	38.07	12.87	13.98	33.82	57.21	35.14	66.18
15	N. Y., Providence & Boston,	26.51	9.55	9.88	36.04	52.61	40.75	63.96
16	Norwich & Worcester,	21.70	8.21	7.42	39.30	26.82	69.54	60.70
17	Ridgfield & New York,							
18	Rockville,							
19	Shepaug,		.46	1.61	6.28	22.23	63.43	93.72
20	Shore Line,	7.35						
21	Stamford & New Canaan,							
22	South Manchester,	20.51	4.68	3.31	22.85	54.16	45.43	77.15
23	Watertown & Waterbury,							
	Average,	16.82	5.39	5.50	32.05	45.89	46.62	67.95

TABLE XXII. — ACCIDENTS IN CONNECTICUT RESULTING IN DEATH OR INJURY TO PERSONS. 114

RAILROAD COMMISSIONERS' REPORT.

[Jan.,

Number.	RAILROADS.	GENERAL STATEMENT.										HIGHWAY CROSSINGS.				EMPLOYEES.					PASSENGERS.		TRESPASSERS.	
		161	162	163	164	165	166	167	168	169	170	171	172	173	174	175	176	177	178	179	Fatal.	Not fatal.	Fatal.	Not fatal.
		Passen- gers.	Em- ployees.	Trespass- ers.	Adults.	Children.	Total.	Fatal.	Not fatal.	Fatal.	Not fatal.	Falling from car.	Coupling or un- coupling cars.	Other causes.	Fatal.	Not fatal.	Fatal.	Not fatal.	Fatal.	Not fatal.				
1	Boston & New York Air Line.																							
2	Colchester.																							
3	Connecticut Central.				3		3	3	3															
4	Danbury & Norwalk.			3	5		5	2	2															
5	Hartford & Conn. Valley.		1	4	5		5	2	3			1												
6	Hartford & Conn. Western.		1	1	2		2	2					1											
7	Housatonic.		1	4	4		4	3	1															
8	Meriden & Cromwell.		1	1	2		2	1	1															
9	Naugatuck.	1	3	6	9	1	10	4	1			1		1			1							
10	New Haven & Derby.		1	1	2		3	2	1															
11	New Haven & Northampton.		5	3	10		10	5	5			1		2	1									
12	New London Northern.	1			2		4	4																
13	New York & New England.	6	23	16	45		45	14	31			3		5	4		2							
14	N. Y., New Haven & Hartford.	4	45	71	120		120	56	64	9	6	11	20	14	11	34	1	3	44	27				
15	N. Y., Providence & Boston.		2	2	2		2	2											2					
16	Norwich & Worcester.			1	1		1		1															
17	Ridgefield & New York.																							
18	Rockville.																							
19	Shepaug.		1		1		1		1					1										
20	Shore Line.																							
21	Stamford & New Canaan.																							
22	South Manchester.																							
23	Watertown & Waterbury.																							
	Total.	12	81	119	209	3	212	98	114	13	9	25	32	24	17	64	5	7	76	43				

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	CAPITAL STOCK ISSUED.				
		1881.	1882.	1883.	1884.	1885.
1	Boston & New York Air Line,	\$3,571,300.00	\$3,800,800.00	\$3,805,100.00	\$3,808,600.00	\$3,818,400.00
2	Colchester,	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
3	Connecticut Central,	448,500.00	448,500.00	448,500.00	448,500.00	448,500.00
4	Danbury & Norwalk,	600,000.00	600,000.00	600,000.00	600,000.00	600,000.00
5	Hartford & Conn. Valley,	652,000.00	704,800.00	722,400.00	723,200.00	723,200.00
6	Hartford & Conn. Western,	579,000.00	2,165,000.00	2,491,100.00	2,530,700.00	2,540,300.00
7	Housatonic,	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00
8	Meriden & Cromwell, .....	.....	.....	300,000.00	255,000.00	300,000.00
9	Naugatuck,	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00	2,000,000.00
10	New Canaan,	164,050.00	164,050.00	199,878.25	199,877.46	199,877.46
11	New Haven & Derby,	447,100.00	447,100.00	447,100.00	446,600.00	446,600.00
12	New Haven & Northampton, ..	2,460,000.00	2,460,000.00	2,460,000.00	2,460,000.00	2,460,000.00
13	New London Northern,	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00	1,500,000.00
14	N. Y. Housatonic & Northern, ..	*261,200.00	.....	.....	.....	.....
15	New York & New England,	8,743,000.00	16,502,000.00	17,137,000.00	18,120,000.00	18,699,000.00
16	N. Y. New Haven & Hartford, ..	15,500,000.00	15,500,000.00	15,500,000.00	15,500,000.00	15,500,000.00
17	N. Y., Providence & Boston,	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00	3,000,000.00
18	Norwich & Worcester,	2,604,400.00	2,604,400.00	2,604,400.00	2,604,400.00	2,604,400.00
19	Ridgefield & New York,	228,550.00	228,550.00	246,550.00	246,550.00	246,550.00
20	Rockville,	108,750.00	108,750.00	108,750.00	108,750.00	108,750.00
21	Shepaug,	297,300.00	299,700.00	299,700.00	299,700.00	299,700.00
22	Shore Line,	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00	1,000,000.00
23	South Manchester,	40,000.00	40,000.00	40,000.00	40,000.00	40,000.00
24	Watertown & Waterbury,	118,200.00	118,200.00	118,200.00	118,200.00	118,200.00
	Total,	\$46,348,350.00	\$55,716,850.00	\$56,953,678.25	\$57,935,077.46	\$58,578,477.46

* No report received since Sept. 30, 1873.

† Forty per cent. only called in up to Sept. 30, 1883.

‡ Stamford & New Canaan R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	FUNDED DEBT.				
		1881.	1882.	1883.	1884.	1885.
1	Boston & New York Air Line.	\$500,000.00	\$500,000.00	\$500,000.00	\$500,000.00	\$500,000.00
2	Colchester,.....	25,000.00	25,000.00	25,000.00	25,000.00	25,000.00
3	Connecticut Central.....	325,000.00	325,000.00	325,000.00	325,000.00	325,000.00
4	Danbury & Norwalk.....	500,000.00	500,000.00	650,000.00	650,000.00	650,000.00
5	Hartford & Conn. Valley.....	338,400.00	338,400.00	150,800.00	150,000.00	150,000.00
6	Hartford & Conn. Western.....	*140,000.00	*140,000.00	300,000.00	510,000.00	510,000.00
7	Housatonic,.....	850,000.00	1,050,000.00	1,116,000.00	1,116,000.00	1,096,500.00
8	Naugatuck.....	.....	.....	150,000.00	150,000.00	150,000.00
9	New Canaan.....	99,878.25	99,878.25	.....	.....	.....
10	New Haven & Derby.....	525,000.00	525,000.00	525,000.00	525,000.00	525,000.00
11	New Haven & Northampton.....	3,390,000.00	3,200,000.00	3,200,000.00	3,200,000.00	3,200,000.00
12	New London Northern.....	1,499,500.00	1,499,500.00	1,499,500.00	1,499,500.00	1,499,500.00
13	N.Y. Housatonic & Northern.....	249,000.00	.....	.....	.....	.....
14	New York & New England.....	8,968,000.00	13,053,532.00	13,792,532.00	15,801,317.88	14,031,000.00
15	N.Y. New Haven & Hartford.....	.....	.....	2,000,000.00	2,000,000.00	2,000,000.00
16	N.Y. Providence & Boston.....	1,360,000.00	1,300,000.00	1,300,000.00	1,300,000.00	1,300,000.00
17	Norwich & Worcester.....	400,000.00	400,000.00	400,000.00	400,000.00	400,000.00
18	Ridgefield & New York.....	.....	.....	.....	.....	.....
19	Rockville.....	6,000.00	6,000.00	.....	.....	.....
20	Shepaug,.....	400,000.00	400,000.00	400,000.00	400,000.00	400,000.00
21	Shore Line.....	200,000.00	200,000.00	200,000.00	200,000.00	200,000.00
22	South Manchester.....	.....	.....	.....	.....	.....
23	Watertown & Waterbury.....	19,000.00	19,000.00	19,000.00	19,000.00	19,000.00
	Total.....	\$19,316,378.25	\$23,581,310.25	\$26,552,832.00	\$28,770,817.88	\$26,981,000.00

* Hartford & Connecticut Western R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number	RAILROADS.	FLOATING DEBT.				
		1881.	1882.	1883.	1884.	1885.
1	Boston & New York Air Line,	\$71,204.46	\$13,064.48			
2	Colchester.....					
3	Connecticut Central.....	57,469.16	80,219.16	\$97,269.16	\$120,019.16	\$142,769.16
4	Danbury & Norwalk.....		147,000.00	50,000.00	59,469.87	79,803.17
5	Hartford & Conn. Valley.....	299,200.60	37,462.90	36,602.25	61,115.45	47,359.57
6	Hartford & Conn. Western.....	14,592.07	101,711.98	318,356.16	198,092.68	200,961.89
7	Housatonic.....	205,603.63	282,869.30	321,948.50	272,639.24	249,899.40
8	Meriden & Cromwell.....					40,469.47
9	Naugatuck.....	71,341.81	71,385.69	90,673.17	78,412.51	66,918.64
10	New Canaan.....	14,452.75	18,252.99	2,620.58	* 2,900.56	
11	New Haven & Derby.....	98,465.71	88,018.35	86,825.48	77,904.90	298,455.37
12	New Haven & Northampton.....	388,776.17	675,629.22	779,562.07	807,320.32	859,128.52
13	New London Northern.....	214,902.33		201,787.83	177,253.73	178,963.59
14	New York & New England.....	2,838,908.70	2,571,833.22	1,621,822.98	2,181,319.83	4,107,987.67
15	N. Y., New Haven & Hartford.....	664,684.98	1,107,680.18	566,323.08	581,822.00	610,264.06
16	N. Y., Providence & Boston.....					
17	Norwich & Worcester.....	92,821.75	107,141.48	142,485.08	93,301.18	118,121.21
18	Ridgefield & New York.....					
19	Rockville.....	16,276.01	13,399.10	20,459.05	18,831.90	18,000.00
20	Shepaug.....	126,000.00	154,000.00	182,000.00	210,000.00	238,000.00
21	Shore Line.....					
22	South Manchester.....	26,909.90	23,871.72	27,875.80	24,617.56	21,338.48
23	Watertown & Waterbury.....	10,550.00	11,880.00	32,210.00	14,540.00	15,870.00
	Total.....	\$5,437,515.40	\$5,736,043.19	\$4,559,821.19	\$4,979,560.41	\$7,294,310.20

*Stanford & New Canaan R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	PERMANENT INVESTMENT.				
		1881.	1882.	1883.	1884.	1885.
1	Boston & New York Air Line,	\$4,529,996.54	4,561,916.39	\$4,562,216.39	\$4,566,169.77	\$4,566,169.77
2	Colchester,.....	50,000.00	50,000.00	50,000.00	50,000.00	50,000.00
3	Connecticut Central,.....	770,655.25	770,655.25	770,655.25	770,655.25	770,655.25
4	Danbury & Norwalk,.....	1,162,952.46	1,306,584.42	1,358,751.44	1,365,687.55	1,380,119.99
5	Hartford & Conn. Valley,.....	835,352.05	1,006,721.77	822,039.48	890,940.99	896,647.07
6	Hartford & Conn. Western,...	1,920,000.00	2,865,033.81	3,086,690.03	3,239,312.03	3,239,212.03
7	Housatonic,.....	2,963,275.60	3,251,713.14	3,280,066.95	3,332,887.38	3,333,499.39
8	Meriden & Cromwell,.....	.....	.....	92,027.63	252,137.48	337,900.23
9	Naugatuck,.....	2,167,570.32	2,180,170.32	2,360,039.23	2,423,284.02	2,423,284.02
10	New Haven & Derby,.....	1,107,613.81	1,115,458.29	1,122,545.29	1,126,988.89	1,133,809.42
11	New Haven & Northampton,...	6,264,690.58	6,479,723.90	6,527,007.53	6,577,338.37	6,580,368.24
12	New London Northern,.....	3,280,275.34	3,130,308.84	3,113,192.07	3,113,192.07	3,143,052.07
13	New York & New England,...	31,781,949.99	33,134,617.09	34,146,052.35	36,664,055.25	36,708,040.72
14	N. Y., New Haven & Hartford,	15,733,002.09	15,733,002.09	16,454,428.74	16,660,636.52	16,679,328.11
15	N. Y., Providence & Boston,...	3,332,631.55	3,820,268.81	3,886,068.30	4,068,266.14	4,155,463.12
16	Norwich & Worcester,.....	3,459,478.98	3,453,817.11	3,457,210.90	3,458,349.89	3,455,611.30
17	Ridgefield & New York,.....	196,450.00	196,450.00	214,450.00	214,450.00	214,450.00
18	Rockville,.....	173,105.65	170,105.65	170,105.65	170,105.65	170,105.65
19	Shepaug,.....	268,523.78	268,523.78	268,523.78	268,523.78	268,523.78
20	Shore Line,.....	1,169,496.10	1,169,496.10	1,169,496.10	1,169,496.10	1,169,496.10
21	Stamford & New Canaan,.....	257,943.93	257,943.93	102,155.58	102,155.06	99,877.06
22	South Manchester,.....	82,102.40	82,549.11	86,766.76	86,766.76	86,766.76
23	Watertown & Waterbury,.....	134,248.43	134,248.40	134,248.43	134,248.43	134,248.43
	Total,.....	\$81,641,314.85	\$85,139,308.23	\$87,303,858.11	\$90,705,647.38	\$90,996,628.51

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	TOTAL INCOME.				
		1881.	1882.	1883.	1884.	1885.
1	Boston & New York Air Line.	\$282,532.67	\$305,111.35			
2	Colchester,					
3	Connecticut Central,					
4	Danbury & Norwalk,	195,163.05	200,993.60	\$211,733.91	\$211,658.46	\$220,806.49
5	Hartford & Conn. Valley,	191,926.13	195,873.61	215,455.28	210,684.42	201,262.61
6	Hartford & Conn. Western,	266,725.14	307,106.79	394,411.65	333,825.61	311,662.27
7	Housatonic,	754,513.10	746,327.76	735,492.54	717,959.13	651,667.86
8	Meriden & Cromwell,					11,572.96
9	Naugatuck,	614,410.93	714,898.01	712,865.62	676,714.76	651,242.26
10	New Canaan,	15,042.97	15,108.63	13,114.83		
11	New Haven & Derby,	147,564.44	166,402.84	165,859.39	158,206.34	150,737.67
12	New Haven & Northampton,	751,614.53	896,270.61	860,047.78	835,813.56	799,684.45
13	New London Northern,	611,043.58	587,384.48	637,712.17	578,222.36	552,059.35
14	New York & New England,	2,692,374.20	3,302,789.48	3,568,653.47	3,337,902.46	3,280,410.67
15	N. Y., New Haven & Hartford,	5,095,766.05	5,937,807.64	6,739,374.41	6,887,258.65	6,895,824.75
16	N. Y., Providence & Boston,	957,717.62	1,065,650.31	1,133,444.83	1,185,330.61	1,139,886.05
17	Norwich & Worcester,	736,481.97	837,770.63	780,853.44	724,857.43	677,719.35
18	Ridgefield & New York,					
19	Rockville,					
20	Shepaug,	60,831.71	62,931.83	64,330.00	62,933.58	68,940.21
21	Shore Line,	416,620.71				
22	South Manchester,	13,086.16	11,228.48	11,593.12	12,931.88	12,575.57
23	Watertown & Waterbury,					
	Total,	\$13,803,414.96	\$15,353,656.04	\$16,234,942.44	\$15,934,298.75	\$15,625,452.52

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	TOTAL OPERATING EXPENSES.				
		1881.	1882.	1883.	1884.	1885.
1	Boston & New York Air Line.	\$136,416.53	\$113,262.86			
2	Colchester.					
3	Connecticut Central.					
4	Danbury & Norwalk.	106,822.09	128,002.67	\$150,049.96	\$125,938.50	\$130,430.26
5	Hartford & Conn. Valley.	168,948.58	195,183.82	200,085.00	203,276.30	186,025.36
6	Hartford & Conn. Western.	256,577.76	316,470.20	315,590.98	337,488.35	300,699.73
7	Housatonic.	559,304.57	567,200.58	557,348.04	546,597.88	459,279.92
8	Meriden & Cromwell.					9,241.78
9	Naugatuck.	391,695.96	463,805.10	454,501.31	418,749.81	406,376.62
10	New Canaan.	7,871.73	9,268.56	10,566.57		
11	New Haven & Derby.	79,927.10	87,929.36	90,091.92	92,749.09	86,957.82
12	New Haven & Northampton.	479,859.72	591,200.19	593,856.18	570,928.42	532,749.14
13	New London Northern.	413,326.24	519,312.18	489,068.61	344,492.88	312,608.65
14	New York & New England.	1,928,022.37	2,445,068.45	3,111,312.62	2,905,512.78	2,404,288.11
15	N. Y., New Haven & Hartford.	2,822,909.01	3,803,678.97	4,659,440.57	4,752,520.79	4,563,939.09
16	N. Y., Providence & Boston.	502,532.72	561,375.62	684,279.36	696,009.16	729,124.62
17	Norwich & Worcester.	461,775.46	473,423.66	489,580.60	456,862.42	421,178.14
18	Ridgefield & New York.					
19	Rockville.					
20	Shepaug.	45,966.31	54,393.83	74,882.15	55,908.85	64,612.65
21	Shore Line.	203,639.43				
22	South Manchester.	9,632.00	9,266.16	9,735.70	9,713.55	9,702.69
23	Watertown & Waterbury.					
	Total.	\$8,575,287.59	\$10,338,802.21	\$11,890,389.57	\$11,516,748.78	\$10,617,214.58

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	INCOME FROM PASSENGERS.				
		1881.	1882.	1883.	1884.	1885.
1	Boston & New York Air Line,	\$158,914.11	\$72,848.77			
2	Colchester,.....					
3	Connecticut Central,.....					
4	Danbury & Norwalk,.....	85,867.73	93,564.73	\$101,095.93	\$101,611.78	\$104,944.88
5	Hartford & Conn. Valley,.....	92,782.18	102,699.25	115,671.82	114,338.67	113,839.32
6	Hartford & Conn. Western,...	93,265.71	110,110.30	131,416.03	134,428.68	116,905.89
7	Housatonic,.....	217,215.96	230,232.98	236,321.29	230,230.32	220,823.14
8	Meriden & Cromwell,.....					2,469.23
9	Naugatuck,.....	226,944.96	253,884.88	261,681.89	266,074.77	251,767.22
10	New Canaan,.....	9,974.13	9,641.72	8,039.70		
11	New Haven & Derby,.....	58,931.56	70,277.78	70,002.61	82,616.55	66,153.22
12	New Haven & Northampton,...	158,110.61	200,239.43	213,888.45	214,437.18	204,604.02
13	New London Northern,.....	199,518.52	212,274.96	214,889.03	202,574.88	201,280.90
14	New York & New England,...	1,029,585.75	1,171,623.02	1,112,641.30	1,095,530.38	1,139,915.34
15	N. Y., New Haven & Hartford,	2,741,021.97	3,393,513.86	3,749,472.74	3,918,408.72	3,945,141.35
16	N. Y., Providence & Boston,...	522,763.87	562,000.53	598,765.46	633,241.56	599,653.00
17	Norwich & Worcester,.....	186,771.35	203,798.35	208,109.44	194,010.86	181,754.00
18	Ridgefield & New York,.....					
19	Rockville,.....					
20	Shepaug,.....	12,325.79	12,914.80	13,390.45	13,975.58	15,326.71
21	Shore Line,.....	308,827.07				
22	South Manchester,.....	7,569.23	6,609.25	6,550.88	7,065.94	6,811.70
23	Watertown & Waterbury,.....					
	Total,.....	\$6,110,390.50	\$6,706,304.61	\$7,041,937.02	\$7,208,545.77	\$7,171,389.92

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	INCOME FROM FREIGHT.				
		1881.	1882.	1883.	1884.	1885.
1	Boston & New York Air Line.	\$105,107.05	\$73,492.72			
2	Colchester.					
3	Connecticut Central.					
4	Danbury & Norwalk.	101,548.96	98,546.39	\$102,551.77	\$101,560.56	\$108,334.56
5	Hartford & Conn. Valley.	90,664.60	77,930.13	90,794.36	85,929.51	77,737.38
6	Hartford & Conn. Western.	160,742.30	184,078.24	242,298.05	182,204.51	175,306.19
7	Housatonic.	512,017.44	446,956.13	426,889.60	377,975.53	350,976.81
8	Meriden & Cromwell.					8,957.33
9	Naugatuck.	363,509.66	435,409.41	425,065.83	375,513.00	362,427.63
10	New Canaan.	4,150.94	4,477.16	4,242.71		
11	New Haven & Derby.	83,457.95	90,349.65	90,176.87	70,146.03	79,283.99
12	New Haven & Northampton.	547,747.40	651,863.84	598,147.64	573,841.83	548,774.78
13	New London Northern.	345,755.48	345,467.27	361,787.19	348,626.64	334,308.34
14	New York & New England.	1,420,758.30	1,837,890.35	2,114,524.48	1,955,685.83	1,839,999.25
15	N. Y., New Haven & Hartford.	1,923,460.54	2,065,855.52	2,501,623.40	2,440,919.36	2,423,593.78
16	N. Y., Providence & Boston.	367,071.65	432,808.46	450,613.12	473,396.83	464,514.04
17	Norwich & Worcester.	525,623.68	586,570.80	548,872.62	506,612.25	471,328.62
18	Ridgefield & New York.					
19	Rockville.					
20	Shepaug.	39,309.50	40,613.49	40,930.22	39,289.38	43,728.84
21	Shore Line.	77,018.32				
22	South Manchester.	5,201.63	4,569.19	4,992.20	5,815.40	5,713.83
23	Watertown & Waterbury.					
	Total.	\$6,672,145.40	\$7,376,878.75	\$8,003,510.07	\$7,537,516.66	\$7,284,985.37

COMPARATIVE STATEMENT FOR FIVE YEARS.

Num-ber.	RAILROADS.	NUMBER OF PASSENGERS CARRIED.				
		1881.	1882.	1883.	1884.	1885.
1	Boston & New York Air Line,	90,837	94,378			
2	Colchester,.....					
3	Connecticut Central,.....					
4	Danbury & Norwalk,.....	278,380	346,784	413,552	398,242	430,143
5	Hartford & Conn. Valley,...	299,077	330,984	334,687	346,535	345,630
6	Hartford & Conn. Western,...	208,466	241,707	303,902	298,082	265,658
7	Housatonic,.....	319,743	340,478	356,577	367,080	340,954
8	Meriden & Cromwell,.....					13,271
9	Naugatuck,.....	404,403	415,391	511,170	556,950	509,272
10	New Canaan,.....	41,683	41,369	35,153		
11	New Haven & Derby,.....	157,783	197,749	198,678	196,247	182,312
12	New Haven & Northampton,...	356,776	483,229	503,431	494,286	490,453
13	New London Northern,.....	353,815	420,066	410,624	412,073	407,351
14	New York & New England,...	3,492,560	4,536,082	4,470,331	4,368,090	4,620,579
15	N. Y. New Haven & Hartford,	5,295,793	6,397,385	7,079,168	7,582,213	7,765,575
16	N. Y., Providence & Boston,...	332,936	1,026,495	1,167,912	1,361,463	1,431,264
17	Norwich & Worcester,.....	396,974	423,720	433,923	454,011	507,233
18	Ridgefield & New York,.....					
19	Rockville,.....					
20	Shepaug,.....	15,828	16,524	16,016	16,554	18,396
21	Shore Line,.....	445,031				
22	South Manchester,.....	115,741	94,445	97,493	105,748	102,830
23	Watertown & Waterbury,...					
	Total,.....	13,205,826	15,406,786	16,352,617	16,957,574	17,430,921

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	TONS OF FREIGHT CARRIED.				
		1881.	1882.	1883.	1884.	1885.
1	Boston & New York Air Line.	68,132	66,081			
2	Colchester.					
3	Connecticut Central.					
4	Danbury & Norwalk.	68,598	78,093	88,272	86,426	104,944
5	Hartford & Conn. Valley.	81,578	63,846	77,350	79,224	74,212
6	Hartford & Conn. Western.	168,263	219,172	246,137	193,793	190,800
7	Housatonic.	348,614	353,909	323,603	290,868	285,483
8	Meriden & Cromwell.					8,957
9	Naugatuck.	268,965	301,571	309,706	335,555	282,632
10	New Canaan.	5,155	5,350	5,210		
11	New Haven & Derby.	115,584	127,192	124,150	111,884	104,106
12	New Haven & Northampton.	445,450	498,621	475,633	491,217	448,714
13	New London Northern.	400,072	458,231	524,786	504,848	417,651
14	New York & New England.	1,176,795	1,522,374	1,801,360	1,786,331	1,715,661
15	N. Y., New Haven & Hartford.	1,665,513	1,908,322	*2,160,023	2,181,250	2,148,463
16	N. Y., Providence & Boston.	373,638	394,631	413,001	448,008	487,368
17	Norwich & Worcester.	548,763	605,553	622,230	609,864	546,059
18	Ridgefield & New York.					
19	Rockville.					
20	Shepaug.	23,873	29,787	31,760	31,246	39,121
21	Shore Line.	61,929				
22	South Manchester.	18,446	14,104	16,247	18,775	19,826
23	Watertown & Waterbury.					
	Total.	5,839,358	6,646,838	7,219,469	8,169,319	6,873,997

* Includes B. & N. Y. A. L. R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	AMOUNT PAID IN DIVIDENDS.				
		1881.	1882.	1883.	1884.	1885.
1	Boston & New York Air Line.	\$30,000.00	\$90,000.00	\$119,000.00	\$118,950.00	\$120,130.00
2	Colchester,.....					
3	Connecticut Central,.....					
4	Danbury & Norwalk,.....	29,991.36	32,491.17	14,997.50	14,997.50	29,995.00
5	Hartford & Conn. Valley,.....					
6	Hartford & Conn. Western,.....					
7	Housatonic,.....	94,400.00	94,400.00	37,366.50	594.00	144.00
8	Naugatuck,.....	200,000.00	200,000.00	94,400.00	94,400.00	82,600.00
9	Meriden & Cromwell,.....			200,000.00	200,000.00	200,000.00
10	New Canaan,.....		*5,992.66			
11	New Haven & Derby,.....				†7,995.11	†4,000.00
12	New Haven & Northampton,.....					
13	New London & Northampton,.....	90,000.00	90,000.00	90,000.00	90,000.00	90,000.00
14	New York & New England,.....					
15	N. Y., New Haven & Hartford,.....	1,550,000.00	1,550,000.00	1,550,000.00	1,550,000.00	1,550,000.00
16	N. Y., Providence & Hartford,.....	240,000.00	240,000.00	240,000.00	240,000.00	240,000.00
17	Norwich & Worcester,.....	259,780.00	259,780.00	259,780.00	259,780.00	233,802.00
18	Ridgefield & New York,.....					
19	Rockville,.....	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00
20	Shepaug,.....					
21	Shore Line,.....	78,500.00	76,000.00	75,000.00	75,000.00	75,000.00
22	South Manchester,.....					
23	Watertown & Waterbury,.....					
	Total,.....	\$2,575,071.36	\$2,641,063.83	\$2,682,944.00	\$2,654,116.61	\$2,628,071.00

* Not paid on stock, but by trustees on account of interest due on bonds.

† Stamford & New Canaan R. R. Co.

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	AMOUNT PAID FOR INTEREST.				
		1881.	1882.	1883.	1884.	1885.
1	Boston & New York Air Line,	\$30,000.00	\$25,000.00	\$31,354.16	\$26,840.00	\$26,840.00
2	Colechester,					22,750.00
3	Connecticut Central,					43,552.61
4	Danbury & Norwalk,	34,976.25	33,632.50	41,289.93	40,998.00	6,336.00
5	Hartford & Conn. Valley,	1,207.68	161.54	7,203.88	7,712.94	44,412.95
6	Hartford & Conn. Western,	5,795.45	7,321.64	15,306.07	29,704.65	63,316.27
7	Housatonic,	57,130.95	69,351.97	70,370.75	46,804.83	236.66
8	Meriden & Cromwell,				3,855.69	4,464.57
9	Naugatuck,					
10	New Canaan,	5,992.66	5,992.66			
11	New Haven & Derby,	29,152.51	23,325.91	25,644.78	22,938.60	38,916.34
12	New Haven & Northampton,	174,370.00	238,627.21	236,928.05	242,196.41	238,217.24
13	New London & Northern,	93,631.88	97,310.28	97,107.21	95,418.04	101,391.49
14	New York & New England,	705,208.62	791,211.68	939,184.14	1,008,495.71	992,535.72
15	N. Y., New Haven & Hartford,	143,333.33	170,000.00	170,000.00	250,051.58	250,000.00
16	N. Y., Providence & Boston,	79,304.18	78,402.18	80,286.20	81,994.48	83,236.02
17	Norwich & Worcester,	25,198.07	24,658.55	26,239.08	24,678.59	24,395.86
18	Ridgefield & New York,					
19	Rockville,	1,354.98	1,236.05	1,455.69	1,258.02	
20	Shepaug,	73.50				
21	Shore Line,	9,044.67	9,118.46	9,126.51	9,149.57	9,140.95
22	South Manchester,					240.71
23	Watertown & Waterbury,					
	Total,	\$1,395,774.73	\$1,569,357.37	\$1,751,496.45	\$1,892,097.11	\$1,949,973.39

COMPARATIVE STATEMENT FOR FIVE YEARS.

Number.	RAILROADS.	ACCIDENTS TO PASSENGERS IN CONNECTICUT.									
		1881.		1882.		1883.		1884.		1885.	
		Fatal.	Not Fatal.	Fatal.	Not Fatal.	Fatal.	Not Fatal.	Fatal.	Not Fatal.	Fatal.	Not Fatal.
1	Boston & New York Air Line	.....	1	.....	.....	.....	.....	.....	.....	.....	.....
2	Colchester,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
3	Connecticut Central.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
4	Danbury & Norwalk,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
5	Hartford & Conn. Valley.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
6	Hartford & Conn. Western, ..	1	1	.....	.....	.....	.....	.....	.....	.....	.....
7	Housatonic,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
8	Meriden & Cromwell,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
9	Naugatuck,.....	.....	1	.....	.....	.....	.....	1	1	1	.....
10	New Haven & Derby,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
11	New Haven & Northampton, ..	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
12	New London Northern,.....	1	.....	.....	.....	.....	.....	.....	.....	.....	.....
13	New York & New England,.....	.....	2	1	2	1	9	.....	4	2	4
14	N. Y., New Haven & Hartford, ..	1	5	1	6	1	8	.....	4	1	3
15	N. Y., Providence & Boston, ..	.....	.....	.....	.....	.....	1	.....	.....	.....	.....
16	Norwich & Worcester,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
17	Ridgefield & New York,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
18	Rockville,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
19	Shepaug,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
20	Shore Line,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
21	Stamford & New Canaan,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
22	South Manchester,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
23	Watertown & Waterbury,.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total,.....		3	9	2	8	2	18	1	9	5	7

SUMMARY OF THE FOREGOING TABLES.

	1884.	1885.	INCREASE.	DECREASE.
Capital stock issued,.....	\$57,935,077.46	\$58,578,477.46	643,400.00	.....
Capital stock held in Connecticut,	17,538,527.46	17,719,377.46	180,850.00	.....
Funded debt,.....	28,770,817.88	26,981,000.00	.....	1,789,817.88
Floating debt,.....	4,972,346.25	7,294,310.00	2,321,963.75	.....
Total stock and debt,.....	91,678,241.59	92,853,787.66	1,175,546.07	.....
Permanent investment,.....	90,705,647.38	90,996,628.51	290,981.13	.....
Gross earnings,.....	15,934,298.75	15,625,452.52	.....	308,846.23
Operating expenses,.....	11,516,748.78	10,617,214.58	.....	899,534.20
Net earnings,.....	4,417,549.97	5,008,237.94	590,687.97	.....
Paid for taxes,.....	722,929.78	613,519.43	.....	79,410.35
Paid for interest,.....	1,892,097.11	1,949,973.39	57,876.28	.....
Paid for dividends,.....	2,654,116.61	2,628,071.00	.....	26,045.61
Income from passengers,.....	7,208,545.77	7,171,389.92	.....	37,155.85
Income from freight,.....	7,537,516.66	7,284,985.37	.....	252,531.29
Paid for maintenance of way,.....	2,244,659.29	2,198,690.33	.....	45,968.96
Paid for maintenance of motive power and cars,.....	2,991,531.09	2,564,810.10	.....	426,720.99
	Miles.	Miles.	Miles.	Miles.
Total length of main line and branches,.....	1,348.160	1,404.65	16.490	.....
Total of same in Connecticut,....	973.33	973.33	.....	.....
Total length of sidings,.....	357.384	349.423	32.039	.....
Total of same in Connecticut,....	247.505	257.496	9.991	.....
Total length of double track,.....	289.700	301.500	11.800	.....
Total of same in Connecticut,....	173.780	173.780	.....	.....
Run by passenger trains,.....	5,891,372	6,009,251	117,879	.....
Run by freight trains,.....	4,160,321	3,800,597	.....	359,724
Total run by all trains,.....	11,414,284	11,786,130	371,846	.....
Total passenger mileage,.....	349,933,598	354,575,696	4,642,098	.....
Total freight mileage,.....	392,090,026	356,412,188	.....	35,677,838
Number of passengers carried,....	16,957,574	17,430,921	473,347	.....
Number of tons of freight carried,	8,169,319	6,873,997	.....	1,295,322
Highway grade crossings in Connecticut,.....	1,240	1,225	.....	15
Number of men employed,.....	11,892	11,137	.....	725
Number of engines,.....	412	415	3	.....
Number of cars,.....	11,380	11,456	76	.....
Accidents to passengers—fatal,....	1	5	4	.....
Accidents to passengers—not fatal,...	9	7	.....	2
Accidents to employees—fatal,....	26	17	.....	9
Accidents to employees—not fatal,...	88	64	.....	24
Accidents to trespassers—fatal,...	63	76	13	.....
Accidents to trespassers—not fatal,...	38	43	5	.....
Accidents at highway crossings—fatal,.....	12	13	1	.....
Accidents at highway crossings—not fatal,.....	9	9	.....	.....

Names of Railroad Commissioners, Commencement of Term, and Residence.

Zaccheus W. Bissell,*	Sharon,	1853	
Moses B. Harvey,*	Stafford,	1853	
John Stewart,*	Chatham,	1853	resigned.
James N. Palmer,*	New Haven,	1854	to fill vacancy.
John Gould,*	Fairfield,	1854	
John S. Jewett,	Sharon,	1855	
Henry Hammond,	Killingly,	1856	
Patten Fitch,	Bolton,	1857	
John Gould,*	Fairfield,	1858	
George D. Wadhams,*	Torrington,	1859	
Henry Hammond,	Killingly,	1860	
Joseph W. Dudley,*	Madison,	1861	
John J. Jacques,	Waterbury,	1862	to fill vacancy.
Abel Scranton,*	Madison,	1862	
Samuel Fitch,	Stafford,	1863	
Abel Scranton,*	Madison,	1864	
William A. Cummings,*	Darien,	1865	
Samuel Fitch,	Stafford,	1866	
Albert Austin,	Suffield,	1867	
James Pike,	Sterling,	1868	
Charles H. Denison,	Stonington,	1869	resigned.
Simeon Gallup,	Groton,	1870	to fill vacancy.
John I. Hutchinson,	Essex,	1870	
James Pike,	Sterling,	1871	resigned.
Simeon Gallup,	Groton,	1872	to fill vacancy.
Andrew Northrop,	Brookfield,	1872	
Charles W. Scott,*	Sprague,	1873	to fill vacancy.
George W. Arnold,*	Haddam,	1873	
George M. Woodruff,	Litchfield,	1874	
Minott A. Osborn,*	New Haven,	1875	
George W. Arnold,*	Haddam,	1876	
George M. Woodruff,	Litchfield,	1877	
John W. Bacon,	Danbury,	1877	to fill vacancy.
John W. Bacon,	Danbury,	1878	
Francis A. Walker,	New Haven,	1879	resigned, Nov.
William H. Hayward,	Colchester,	1880	to fill vacancy.
George M. Woodruff,	Litchfield,	1880	
John W. Bacon,	Danbury,	1881	
William H. Hayward,	Colchester,	1882	
George M. Woodruff,	Litchfield,	1883	
John W. Bacon,	Danbury,	1884	
William H. Hayward,	Colchester,	1885	

Clerk, - - - GEORGE T. UTLEY,
HARTFORD, CONN.

OFFICE, No. 41 and 43 State Capitol, Hartford.

* Deceased.

CONTENTS OF TABLES.

RAILROADS.

- 1 Name of, and branches.
- 2 Date of charter.
- 3 Commenced operations.
- 4 Runs from.
- 5 " to.
- 6 Length of main line and branches.
- 7 " " " " " " in Connecticut.
- 8 " " double track.
- 9 " " " " in Connecticut.
- 10 " " sidings.
- 11 " " " in Connecticut.
- 12 Total length of road, single track miles.
- 13 " " " " " " in Connecticut.

CAPITAL STOCK.

- 14 Authorized by charter.
- 15 " " vote of company.
- 16 Issued for cash.
- 17 " " bonds.
- 18 " " stock of other corporations.
- 19 " " undivided earnings.
- 20 " " increased valuation.
- 21 " otherwise.
- 22 Total amount issued.
- 23 " " " per last report.
- 24 Issued per mile of road.
- 25 Amount held in Connecticut.
- 26 " " " " per last report.
- 27 Par value per share.
- 28 Number of stockholders in Connecticut.
- 29 " " " " " per last report.

DEBT.

30	Rate of interest for funded.
31	Unpaid interest on funded.
32	Total amount “
33	“ “ “ per last report.
34	Amount of bills payable.
35	“ “ “ “ per last report.
36	Accounts payable.
37	Total debt.
38	“ “ per last report.
39	Proportion per mile of road.
40	Total stock and debt.

PROPERTY ACCOUNTS.

41	Construction account.
42	Equipment “
43	Other permanent investments.
44	Total “ “
45	Cash and cash assets.
46	Total assets.

EARNINGS.

47	From passengers.
48	“ freight.
49	“ mail.
50	“ express.
51	“ rents.
52	“ other sources.
53	Total.
54	“ per last report.
55	Net earnings.
56	“ “ per last report.
57	Paid for taxes.
58	“ “ interest.
59	“ “ dividends.
60	“ “ “ per last report.

OPERATING EXPENSES.

61	Total.
62	“ per last report.

PER MILE OF ROAD OPERATED.

63	Gross earnings.
64	Operating expenses.
65	Net earnings.
66	Maintenance of way.

OPERATING EXPENSES.

67	Repairs of road-bed and track.
68	“ “ bridges.
69	“ “ fences.
70	“ “ buildings and fixtures.
71	“ “ locomotives.
72	“ “ cars.
73	“ “ machinery and tools.
74	Coal for locomotives and cars.
75	Wood “ “ “ “
76	Coal for stations and shops.
77	Wood “ “ “ “
78	Total cost of fuel.
79	Salaries and labor.
80	Oil and waste.
81	Injuries to persons.
82	Damages to property.
83	Insurance.
84	Rent of other roads.
85	Other operating expenses.

TRANSPORTATION.

86	Number of passengers carried.
87	“ “ “ “ per last report.
88	“ “ “ “ one mile.
89	Number of tons of freight carried.
90	“ “ “ “ “ “ per last report.
91	“ “ “ “ “ “ one mile.

MILEAGE.

92	By passenger trains.
93	“ freight “
94	“ other “
95	Total.
96	“ per last report.

EMPLOYEES.

97	Number, including officers.
98	“ per last report.

ROLLING STOCK.

99	Number of locomotives.
100	“ “ “ with train brake.
101	Average weight of locomotives.

- 102 Number of passenger cars.
- 103 " " baggage and mail cars.
- 104 " " merchandise cars.
- 105 Total.
- 106 " per last report.
- 107 Passenger train cars with train brake.
- 108 " " " " patent platform, etc.

CROSSINGS IN CONNECTICUT.

- 109 Railroads at grade.
- 110 Highways over the track.
- 111 " under the track.
- 112 " at grade.
- 113 " " " with gates or electric signals.
- 114 " " " " flagmen.

BRIDGES IN CONNECTICUT.

- 115 Aggregate length of wood.
- 116 Number of spans " " over 25 feet.
- 117 Aggregate length of iron.
- 118 Number of spans " " over 25 feet.
- 119 Aggregate length of stone arches.

STATIONS.

- 120 Number on entire road.
- 121 " " " " in Connecticut.
- 122 On roads operated by each company.
- 123 " " " " " " in Connecticut.
- 124 Average number of miles to each, in Connecticut.

STEEL RAILS AND TIES.

- 125 Number of miles of steel rails.
- 126 " " " per last report.
- 127 " " ties laid in Connecticut past year.

MILES OPERATED BY EACH COMPANY.

- 128 Total number.
- 129 " " in Connecticut.

EXPENSES PER TRAIN MILE.

- 130 Repairs of road-bed, track, and bridges.
- 131 Salaries, labor, etc.
- 132 Miscellaneous.

133	Repairs of locomotives.
134	“ “ cars.
135	Fuel.
136	Oil and waste.
137	Total maintenance of way.
138	“ “ “ motive power and cars.
139	“ miscellaneous.
140	Total.
141	“ per last report.

EARNINGS PER TRAIN MILE.

142	Gross.
143	“ per last report.
144	Net.
145	“ per last report.

RATES OF FARES.

146	Average rate received exclusive of commuters.
147	“ “ for commuters.
148	“ “ “ all passengers.
149	“ “ of freight per ton.

INCOME PER MILE CARRIED.

150	From each passenger.
151	“ “ “ per last report.
152	“ “ ton of freight.
153	“ “ “ “ “ per last report.

GENERAL PERCENTAGE.

154	Gross earnings to capital and debt.
155	Net “ “ “ “ “
156	“ “ “ permanent investment.
157	“ “ “ gross earnings.
158	Passenger receipts to gross earnings.
159	Freight “ “ “ “
160	Operating expenses “ “ “

ACCIDENTS IN CONNECTICUT.

161	Passengers.
162	Employees.
163	Trespassers.
164	Adults.
165	Children.

166	Total.		
167	Fatal.		
168	Not fatal.		
169	At highway crossings — fatal.		
170	“ “ “ — not fatal.		
171	Employees injured by falling from car.		
172	“ “ “ coupling or uncoupling cars.		
173	“ “ “ other causes.		
174	“ “ fatally.		
175	“ “ not fatally.		
176	Passengers “ fatally.		
177	“ “ not fatally.		
178	Trespassers “ fatally.		
179	“ “ not fatally.		

RAILROAD RETURNS.

BOSTON & NEW YORK AIR LINE R. R.

*Return of the Boston & New York Air Line Railroad Company for
the year ending September 30, 1885.*

Earnings and expenses included in report of New York, New
Haven & Hartford Railroad Company, lessees.

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$32,105.32
From rent, interest, etc.,	-	-	2,552.01
N. Y., N. H. & H. R. R. Co., lease of road and interest on bonds,	-	-	146,970.00
Total,	-	-	\$181,627.33

STATEMENT OF TOTAL EXPENDITURES.

For interest,	-	-	\$26,840.00
For dividends (number, two, rate per cent., two),	-	-	120,130.00
Dates when paid, — Oct. 1, 1884, and April 1, 1885.	-	-	
Land damages,	-	-	510.59
Legal and incidental expenses,	-	-	1,562.13
Cash and cash assets on hand to balance,	-	-	32,584.61
Total,	-	-	\$181,627.33

GENERAL BALANCE-SHEET.

Assets.

Cost of property, road, etc.,	-	-	\$3,928,404.06
New construction,	-	-	507,833.77
Equipment,	-	-	129,931.94
Cash and cash assets,	-	-	32,584.61
Total,	-	-	\$4,598,754.38

Liabilities.

Preferred capital stock,	-	-	-	-	\$2,983,500.00
Common stock,	-	-	-	-	834,900.00
Scrip stock, -	-	-	-	-	27,720.88
First mortgage bonds,	-	-	-	-	500,000.00
Bonds convertible into stock,	-	-	-	-	16,500.00
Profit and loss,	-	-	-	-	236,133.50
Total,	-	-	-	-	\$4,598,754.38

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	-	\$4,000,000.00
Capital stock authorized by vote of Company,	-	-	-	4,000,000.00
Capital stock issued, viz.:				
38,184 full shares of \$100 each,	-	-	-	3,818,400.00
Stock issued for bonds of New Haven, Middletown & Willimantic Railroad Company,	-	-	-	2,983,500.00
Stock issued as per section 3 of Act of Incorpora- tion for overdue and unpaid coupons, and in satisfaction of legal and equitable claims against the New Haven, Middletown & Willimantic Railroad Company,	-	-	-	834,900.00
Scrip stock issued under same section,	-	-	-	27,720.88
Amount of stock held in Con- { Preferred stock,	-	-	-	1,658,300.00
necticut, - - - - { Common stock,	-	-	-	255,200.00
Number of stockholders re- { 554 preferred stock.				
siding in Connecticut, { 197 common stock.				
Whole number of stock- { 737 preferred stock.				
holders, - - - - { 309 common stock.				

BONDS OR UNFUNDED DEBT.

First mortgage, due August 1, 1905, rate of inter- est 5 per cent., - - - -	-	-	-	\$500,000.00
Interest paid to August 1, 1885.				
Guaranteed by this company, —				
First mortgage bonds of Colchester Railway Company, 50 bonds of \$500 each,	-	-	-	25,000.00
Due July 1, 1907; rate of interest, 7 per cent.				
Interest paid to July 1, 1885.				

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From New Haven, Conn., to Middletown, Conn., August, 1870 ; from Middletown, Conn., to Willimantic, Conn., August, 1873.

Length of main line from New Haven, Conn., to Willimantic, Conn., - - - - -	50.00m.
Length of road (main line) owned by the Company, - - - - -	50.00m.
Length of sidings, or other tracks not included above, - - - - -	5.24m.
Length of track of road, including sidings, in single track miles, - - - - -	55.24m.
Length of track laid with steel rails (weight per yard, 56 and 70 lbs.), - - - - -	52.08m.
Miles of track laid with steel rails during the year (No. of tons 75; weight per yard, 70 lbs. cost, \$28), - - - - -	.68m.
Number of new ties put in track during the year (cost, \$10,038.13), - - - - -	21,449
Aggregate length of wooden bridges, in feet, - - - - -	7,012
Number of spans of 25 feet or over, - - - - -	5
Aggregate length of iron bridges, in feet, - - - - -	5,280
Number of spans of 25 feet or over, - - - - -	18
Number of highway crossings over the track, - - - - -	16
Number of highway crossings under the track, - - - - -	6
Number of highway crossings at grade, - - - - -	51
Railroad crossed at grade, —	
Hartford & Connecticut Valley Railroad, - - - - -	1
Name, termini, and length of each road operated by this Company under lease or contract:	
Colchester Railroad, from Turnerville, Conn., to Colchester, Conn., - - - - -	3.59m.
Length of all roads operated by this Company, - - - - -	53.59m.
Number of stations on main line, - - - - -	15
Number of stations on leased lines, - - - - -	1

EQUIPMENT.

Number of locomotives (not including switching engines),	- - - - -	7
Average weight of same, including tender, water, and fuel,	- - - - -	54 tons.
Number of passenger cars,	- - - - -	7
Number of baggage and mail cars,	- - - - -	4
Number of merchandise cars,	- - - - -	92
Number of coal, gravel, and other cars,	- - - - -	60
Number of locomotives equipped with train brakes,	- - - - -	5
Number of cars equipped with train brakes,	- - - - -	10
Name of brake,	- - - - -	Westinghouse.
Number of passenger train cars with patent platform, buffer, and coupler,	- - - - -	12
Name of patent,	- - - - -	Miller.

OFFICERS.

President, H. B. HAMMOND, New York.

Secretary, T. L. WATSON, New York.

Treasurer, WM. L. SQUIRE, New York.

Superintendent, W. A. WATERBURY, New Haven.

BOARD OF DIRECTORS.

H. B. HAMMOND, New York.

S. S. SANDS, New York.

T. L. WATSON, New York.

S. F. LOOMER, Willimantic.

JAMES D. SMITH, New York.

S. E. BALDWIN, New Haven.

THEODORE ADAMS, Philadelphia.

J. N. CAMP, Middletown.

WM. D. BISHOP, Bridgeport.

BENJ. DOUGLASS, Middletown.

GEO. H. WATROUS, New Haven.

Attest, H. B. HAMMOND, *President*.

Attest, WM. L. SQUIRE, *Treasurer*.

STATE OF NEW YORK, }
COUNTY OF NEW YORK. }

November 11, 1885.

Then personally appeared H. B. Hammond, President, and William L. Squire, Treasurer, of the Boston & New York Air Line Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

A. S. MAY,

Notary Public,

New York County, No. 128.

PROPER ADDRESS OF THE COMPANY.

BOSTON & NEW YORK AIR LINE R. R. CO.,

New Haven, Conn.

COLCHESTER RAILWAY.

Return of the Colchester Railway Company, for the year ending September 30, 1885.

The Colchester Railway is leased to the Boston & New York Air Line Railroad Company for 999 years.

GENERAL BALANCE-SHEET.

<i>Assets.</i>					
Construction account,	-	-	-	-	\$50,000.00
<i>Liabilities.</i>					
Capital stock,	-	-	-	-	\$25,000.00
Bonds,	-	-	-	-	25,000.00
Total,	-	-	-	-	\$50,000.00

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$50,000.00
Capital stock authorized by vote of Company,	-	-	25,000.00
Capital stock issued, viz.:			
250 full shares of \$100 each,	-	-	25,000.00
Stock issued for cash,	-	-	25,000.00
Amount of stock held in Connecticut,	-	-	25,000.00
Number of stockholders residing in Connecticut,	-	-	1
Whole number of stockholders,	-	-	1

BONDS OR UNFUNDED DEBT.

First mortgage due,	-	-	-	\$25,000.00
Rate of interest, 7 per cent.				
Interest is paid by Boston & New York Air Line Railroad Company, to whom the Colchester Railway is leased.				

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Colchester to Turnerville, August, 1877.

Length of main line from Colchester to Turnerville,	3.59m.
Length of road (main line) owned by the Company,	3.59m.
Length of sidings, or other tracks not included above,	.25m.
Length of track of road, including sidings, in single track miles,	3.84m.
Number of highway crossings over the track,	1
Number of highway crossings at grade,	2
Number of stations on main line,	2

OFFICERS.

President, ERASTUS S. DAY, Colchester, Conn.

Secretary, IRA A. DINSMORE, Colchester, Conn.

Treasurer, GILES G. WICKWIRE, Colchester, Conn.

BOARD OF DIRECTORS.

ERASTUS S. DAY, Colchester, Conn.

GILES G. WICKWIRE, Colchester, Conn.

LEANDER CHAPMAN, Colchester, Conn.

WILLIAM S. CURTIS, Colchester, Conn.

GEO. G. STANDISH, Danbury, Conn.

Attest, ERASTUS DAY, *President*.

Attest, G. G. WICKWIRE, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF NEW LONDON. }

COLCHESTER, Oct. 7, 1885.

Then personally appeared Erastus S. Day, President, and Giles G. Wickwire, Treasurer, of the Colchester Railway Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me, JOSEPH N. ADAMS,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

COLCHESTER RAILWAY CO.,

Colchester, Conn.

CONNECTICUT CENTRAL RAILROAD.

*Return of the Connecticut Central Railroad Company, for the year
ending September 30, 1885.*

[Road Leased to New York & New England Railroad Company.]

GENERAL BALANCE-SHEET.

Assets.

Construction account,	-	-	-	-	\$770,655.25
Materials on hand,	-	-	-	-	2,338.01
Accounts receivable,	-	-	-	-	473.53
Profit and loss,	-	-	-	-	12,905.24
Cash on hand,	-	-	-	-	42.13
Total,	-	-	-	-	<u>\$786,414.16</u>

Liabilities.

Capital stock,	-	-	-	-	\$448,500.00
Bonds payable,	-	-	-	-	325,000.00
Accounts payable,	-	-	-	-	7,214.16
Stock on which are partial payments,	-	-	-	-	5,700.00
Total,	-	-	-	-	<u>\$786,414.16</u>

PRESENT OR CONTINGENT LIABILITIES NOT INCLUDED IN BALANCE-SHEET.

Overdue interest on bonds issued by this Company, \$135,555.00

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$800,000.00
Capital stock authorized by vote of Company,	-	-	800,000.00

4,485 full shares of \$100 each,	-	-	\$448,500.00
Amount credited on shares not issued,	-	-	5,700.00
Stock issued for cash,	-	-	361,600.00
Stock issued to contractors as cash,	-	-	86,900.00
Amount of stock held in Connecticut,	-	-	344,400.00
Number of stockholders residing in Connecticut,	-	-	80
Whole number of stockholders,	-	-	86

BONDS OR UNFUNDED DEBT.

First mortgage, due October 1, 1895, rate of interest, 7 per cent,	-	-	-	\$325,000.00
Interest paid to April 1, 1879.				

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From State Line, Mass., to East Hartford,
Conn., January, 1876.

Length of main line from State Line to East Hartford,	-	-	-	-	20.25m.
Length of branch from Melrose, Conn., to West Street, Conn.,	-	-	-	-	7m.
Length of all branches,	-	-	-	-	7m.
Length of road (main line and branch) owned by the Company,	-	-	-	-	27.25m.
Length of sidings, or other tracks not included,	-	-	-	-	1.31m.
Length of track road, not including branch and sidings, in single track miles,	-	-	-	-	28.56m.
Weight per yard of iron rails in main line, 56 lbs.; in branch, 56 lbs.					
Aggregate length of wooden bridges, in feet,	-	-	-	-	270
Number of spans of 25 feet or over,	-	-	-	-	2
Aggregate length of stone arch bridges, in feet,	-	-	-	-	50
Number of highway crossings under the track,	-	-	-	-	2
Number of highway crossings at grade,	-	-	-	-	33
Number of stations on main line,	-	-	-	-	8
Number of stations on branch,	-	-	-	-	2

OFFICERS.

President, D. D. WARREN, Springfield, Mass.

Vice-President, FRANCIS GOWDY, Melrose, Conn.

Secretary, T. M. MALTBIE, Hartford, Conn.

Treasurer, D. D. WARREN, Springfield, Mass.

BOARD OF DIRECTORS.

D. D. WARREN, Springfield, Mass.

WILLIAM BIRNIE, Springfield, Mass.

FRANCIS GOWDY, Melrose, Conn.

JOHN M. STILES, Melrose, Conn.

J. A. THOMPSON, Melrose, Conn.

LEMUEL STOUGHTON, East Windsor Hill, Conn.

N. S. OSBORNE, East Windsor Hill, Conn.

H. P. STEADMAN, East Hartford, Conn.

EDWARD PRICKETT, Hazardville, Conn.

J. W. PERKINS, Boston, Mass.

SIMEON E. BALDWIN, New Haven, Conn.

E. S. HENRY, Rockville, Conn.

Attest, D. D. WARREN, *President*.

Attest, D. D. WARREN, *Treasurer*.

STATE OF MASSACHUSETTS, }
COUNTY OF HAMPDEN, }

Springfield, Nov. 9, 1885.

Then personally appeared D. D. Warren, President, and D. D. Warren, Treasurer, of the Connecticut Central Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct

Before me,

THOMAS B. WARREN,

Justice of the Peace.

PROPER ADDRESS OF THE COMPANY.

CONNECTICUT CENTRAL RAILROAD COMPANY,
Springfield, Mass.

CONNECTICUT CENTRAL RAILROAD.

Lessee's Return of the Connecticut Central Railroad Company, for the year ending September 30, 1885.

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$12,421.16
From freight transportation,	-	-	-	47,371.82
From United States mails,	-	-	-	1,283.58
From express,	-	-	-	1,053.37
From other sources,	-	-	-	216.99
Total gross earnings,	-	-	-	\$62,346.92

STATEMENT OF OPERATING EXPENSES.

For repairs of road bed and track,	-	-	\$16,149.83
For repairs of bridges,	-	-	817.81
For repairs of fences,	-	-	733.75
For repairs of buildings and fixtures,	-	-	996.07
For repairs of locomotives,	-	-	3,660.89
For repairs of cars,	-	-	2,442.99
For repairs of machinery and tools,	-	-	595.62
For salaries and labor not included above,	-	-	30,297.23
For fuel for locomotives and cars—			
1,398 $\frac{100}{2000}$ tons of coal,	-	\$4,812.09	
For fuel for stations and shops—			
159 $\frac{1244}{2000}$ tons of coal,	-	625.19	5,437.28
For oil and waste,	-	-	451.19
For damages, losses, and gratuities, to property,	-	-	29.16
For insurance,	-	-	85.14

For other operating expenses —

For stationery and printing, -	\$376.18	
For advertising, - -	283.75	
For rent of depot grounds and buildings, - - -	2,740.13	
For rent of engines, - -	1,339.20	
For hire of cars, - -	3,901.87	
For expense of stations, -	437.29	
For legal expense, - -	163.84	
For expense general offices, -	52.92	
For water station expense, -	835.49	
Miscellaneous, - -	278.46	10,409.13.
Total operating expenses, - - -	-	\$72,106.09
Net deficit, - - - -	-	9,759.17

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

From gross earnings, - - - -	\$62,346.92
------------------------------	-------------

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, - -	\$72,106.09
For taxes, - - - - -	2,091.01
For interest accrued on \$325,000 first mortgage bonds, @ 7%, - - - -	22,750.00
Total, - - - - -	\$96,947.10

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter, - -	\$800,000.00
Capital stock authorized by vote of Company, -	800,000.00
Capital stock issued, viz.:	
4,485 full shares of \$100 each, - -	448,500.00
Amount credited on shares not issued, - -	5,700.00

BONDS OR UNFUNDED DEBT.

First mortgage, due October 1, 1895; rate of interest, 7 per cent, - - - -	\$325,000.00
Interest paid to April 1, 1879.	

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From East Hartford, Conn., to State Line,
Mass., January, 1876.

From Melrose to Rockville, October, 1876.

Length of main line from East Hartford to Springfield, - - - - -	20.20m.
Length of branch from West Street, Rockville, to Melrose, - - - - -	7.30m.
Length of all branch, - - - - -	7.30m.
Length of road (main line and branch) owned by the company, - - - - -	27.50m.
Length of sidings, or other tracks not included above, - - - - -	1.80m.
Length of track of road, including branch and sidings, in single track miles, - - -	29.30m.
Length of track laid with steel rails (weight per yard, 60 lbs.), - - - - -	8.30m.
Weight per yard of iron rails in main line, 56 lbs., in branch, 56 lbs.	
Number of new ties put in track during the year (cost, \$3,925.29), - - - - -	10,807
Aggregate length of wooden bridges, in feet, -	646
Number of spans of 25 feet or over, - - -	4
Aggregate length of stone arch bridges, in feet, -	50
Number of highway crossings under the track, -	1
Number of highway crossings at grade, - - -	35
Length of all roads operated by N. Y. & N. E. R. R. Lessee, - - - - -	27.50m.
Number of stations on main line, - - - - -	10
Number of stations on branch, - - - - -	5

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, - - - - -	.0225
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, - - - - -	.0077
Average rate of fare per mile from all passengers, - - - - -	.0221

Total number of passengers carried,	-	-	64,008
Passenger mileage, or passengers carried one mile,			560,074
Miles run by passenger trains,	-	-	36,089
Miles run by freight trains,	-	-	16,285
Total miles run,	-	-	52,374
Total number of tons of freight carried,	-	-	132,549 ²⁸ ₁₀₀
Freight mileage, or tons carried one mile,	-	-	2,363,075
Average rate of freight per ton per mile,	-	-	.02
Number of men employed in operating road, including officers,	-	-	52

The railroad has been operated since January 1, 1884, by Charles P. Clark, Receiver of the New York & New England Railroad Company, under a decree of the Circuit Court of the United States for the District of Connecticut, passed January 1, 1884, in a suit pending in the Court, entitled *Henry A. Brassey vs. N. Y. & N. E. R. R. Co. et al.*, and the information in the foregoing report is furnished by said Receiver.

CHARLES P. CLARK, *Receiver.*

Attest, D. D. WARREN, *President.*

Attest, D. D. WARREN, *Treasurer.*

STATE OF MASSACHUSETTS, }
COUNTY OF HAMPDEN. } SPRINGFIELD, November 17, 1885.

Then personally appeared D. D. Warren, President and Treasurer, of the Connecticut Central Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

JAMES W. PERKINS,

Notary Public.

STATE OF MASSACHUSETTS, }
COUNTY OF SUFFOLK. } BOSTON, November 19, 1885.

Then personally appeared Charles P. Clark, Receiver, of the New York & New England Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

JAMES W. PERKINS,

Notary Public.

DANBURY & NORWALK RAILROAD.

*Return of the Danbury & Norwalk Railroad Company, for the year
ending September 30, 1885.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$104,944.88
From freight transportation,	-	-	-	108,334.56
From United States mails,	-	-	-	2,829.63
From express,	-	-	-	4,500.00
From rents,	-	-	-	197.42
Total gross earnings,	-	-	-	\$220,806.49

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$24,892.33
For repairs of bridges,	-	-	3,336.35
For repairs of fences,	-	-	1,001.22
For repairs of buildings and fixtures,	-	-	2,164.07
For repairs of locomotives,	-	-	3,866.15
For repairs of cars,	-	-	11,100.25
For repairs of machinery and tools,	-	-	1,582.80
For salaries and labor not included above,	-	-	45,393.61
For fuel for locomotives and cars, —			
3,907 $\frac{1421}{2240}$ tons of coal,	-	\$14,024.45	
143 cords of wood,	-	484.57	14,509.02
For fuel for stations and shops, —			
227 $\frac{14}{20}$ tons of coal,	-	-	983.97
For oil and waste,	-	-	1,830.12

For damages, losses, and gratuities, —

To persons,	-	-	\$1,933.10	
To property,	-	-	416.10	2,349.20
For insurance,	-	-	-	474.80
For operating Hawleyville branch,	-	-	-	7,200.00
For water rent,	-	-	-	389.00
For N. Y., N. H. & H. R. R. Co. agency, etc.,	-	-	-	1,982.97
For dock repairs, station expenses, B. S. Park train expenses, incidental expenses, mileage, printing and advertising, legal expenses,	-	-	-	7,374.40
Total operating expenses,	-	-	-	\$130,430.26
Net earnings,	-	-	-	\$90,376.23

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$15,900.68
Bills and accounts receivable at date of last report,	-	-	9,521.79
From gross earnings, as stated,	-	-	220,806.49
From bills payable,	-	-	10,000.00
From sundry accounts,	-	-	7,602.86
From decrease of inventory,	-	-	4,373.74
Total,	-	-	\$268,205.56

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	\$130,430.26
For taxes,	-	-	10,246.47
For interest,	-	-	43,552.61
For dividends (number, two; rate per cent., two and three),	-	-	29,995.00
Dates when paid, — February 15th, two; August 15th, three.	-	-	
For construction,	-	-	3,483.49
For equipment,	-	-	10,948.95
Accounts paid,	-	-	19,469.87
Cash on hand September 30th,	-	-	20,078.91
Total,	-	-	\$268,205.56

GENERAL BALANCE-SHEET.

Assets.

Construction account,	-	-	-	-	\$1,156,781.85
Equipment,	-	-	-	-	223,338.14
Sundry agents and others,	-	-	-	-	22,200.31
Inventory, -	-	-	-	-	10,658.63
Cash,	-	-	-	-	20,078.91
Total,	-	-	-	-	<u>\$1,433,057.84</u>

Liabilities.

Stock,	-	-	-	-	\$600,000.00
Bonds payable, funded debt,	-	-	-	-	650,000.00
Bills payable, unfunded debt,	-	-	-	-	50,000.00
Accounts payable, -	-	-	-	-	29,803.17
Profit and loss,	-	-	-	-	103,254.67
Total,	-	-	-	-	<u>\$1,433,057.84</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$1,000,000.00
Capital stock authorized by vote of Company,	-	-	600,000.00
Capital stock issued, viz.:—			
12,000 full shares of \$50 each,	-	-	600,000.00
Stock issued for cash,	-	-	338,416.25
Stock issued for undivided earnings,	-	-	101,583.75
Stock issued for increased valuation of road, or equipment, or both,	-	-	160,000.00
Amount of stock held in Connecticut, 6,291 shares,			314,550.00
Number of stockholders residing in Connecticut,			110
Whole number of stockholders,	-	-	137

BONDS OR UNFUNDED DEBT.

First mortgage, due July 1, 1890; rate of interest, 7 per cent.,	-	-	-	-	\$200,000.00
Interest paid to July 1, 1885.					
Second mortgage due July 1, 1892, 7 per cent.,	-				200,000.00

Consolidated mortgage, due July 1, 1920, 6 per cent., - - - - -	\$100,000.00
General mortgage, due April 1, 1925, 5 per cent.,	150,000.00

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From Danbury to South Norwalk, Feb. 22, 1852; from Branchville to Ridgefield, June, 1870; from Bethel to Hawleyville, July, 1872.

Length of main line from Danbury to Wilson Point, - - - - -	26.5m.
Length of branches, —	
From Branchville to Ridgefield, - - -	4m.
From Bethel to Hawleyville, - - -	6m.
Length of all branches, - - - - -	10m.
Length of road (main line and branches) owned by the Company, - - - - -	36.5m.
Length of sidings, or other tracks not included above, - - - - -	6.45m.
Length of track of road, including branches and sidings, in single track miles, - - -	42.95m.
Length of track laid with steel rails (weight per yard, 56 lbs.), - - - - -	28.5m.
Miles of track laid with steel rails during the year (No. of tons, $75\frac{7}{2}\frac{4}{4}\frac{0}{0}$; weight per yard, 56 lbs.; cost, \$2,373.77), with fastenings, -	.8m.
Number of new ties put in track during the year (cost, \$4,945), - - - - -	10,951
Aggregate length of wooden bridges, in feet, -	998
Number of spans of 25 feet or over, - - -	16
Aggregate length of iron bridges, in feet, -	252
Number of spans of 25 feet or over, - - -	5
Aggregate length of stone arch bridges, in feet, (14 stone; 28 brick), - - - - -	42
Number of highway crossings over the track, -	2
Number of highway crossings under the track, -	2
Number of highway crossings at grade, - - -	66
Number of highway crossings at grade with gates,	1

Number of highway crossings at grade with flag-	
men, - - - - -	3
Number of railroads crossed at grade, and names	
of each, —	
Housatonic, - - - - -	1
Length of all roads operated by this Company, -	36.5m.
Number of stations on main line, - - -	12
Number of stations on branches, - - -	2

EQUIPMENT.

Number of locomotives (not including switching	
engines), - - - - -	7
Average weight of same, including tender, water,	
and fuel, - - - - -	55 tons.
Number of passenger cars, - - - - -	18
Number of baggage and mail cars, - - -	3
Number of merchandise cars, - - - - -	16
Number of coal, gravel, and other cars, - -	113
Number of locomotives equipped with train brakes,	6
Number of cars equipped with train brakes, -	21
Name of brake, - - - - -	Westinghouse.
Number of passenger train cars with patent plat-	
form, buffer, and coupler, - - - - -	21
Name of patent, - - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers	
on roads operated by this Company, excluding	
season-ticket passengers, - - - - -	.0272
Average rate per mile for season-ticket passengers,	
reckoning one round trip per day to each	
ticket, - - - - -	.0112
Average rate of fare per mile from all passengers,	.0231
Total number of passengers carried, - - -	430,143
Passenger mileage, or passengers carried one mile,	4,544,115
Miles run by passenger trains, - - - - -	97,381
Miles run by freight trains, - - - - -	51,925
Miles run by all other trains, - - - - -	4,145
Total miles run, - - - - -	153,451
Total number of tons of freight carried, -	104,944

Freight mileage, or tons carried one mile,	-	2,061,445
Average rate of freight per ton per mile,	-	.0526
Number of men employed in operating road, including officers,	- - -	129

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1885.

Apr. 25. George Brower, lying on the track between Bethel and Danbury, was killed by last train up.

Apr. 27. John Burk jumped from noon train, and fell under the cars and was killed.

May 22. Patrick Calopy, in boarding freight train at South Norwalk, was injured, and died at Bridgeport hospital the following day.

OFFICERS.

President, F. ST. JOHN LOCKWOOD, Norwalk, Conn.

Vice-President, CHARLES H. MERRITT, Danbury, Conn.

Secretary, HARVEY WILLIAMS, Danbury, Conn.

Treasurer, HARVEY WILLIAMS, Danbury, Conn.

Superintendent, CHAS. M. CRAWFORD, South Norwalk, Conn.

Auditors, L. P. HOYT, C. H. MERRITT, S. H. SMITH.

General Ticket Agent, HARVEY WILLIAMS, Danbury, Conn.

General Freight Agent, W. F. SMITH, Danbury, Conn.

BOARD OF DIRECTORS.

F. ST. JOHN LOCKWOOD, Norwalk, Conn.

CHARLES H. MERRITT, Danbury, Conn.

CHARLES L. ROCKWELL, Meriden, Conn.

DAVID W. PLUMB, Birmingham, Conn.

LUCIUS P. HOYT, Danbury, Conn.

WM. B. E. LOCKWOOD, Norwalk, Conn.

EBENEZER HILL, Norwalk, Conn.

GEO. M. HOLMES, Norwalk, Conn.

STEPHEN H. SMITH, Norwalk, Conn.

PHINEAS C. LOUNSBURY, Ridgefield, Conn.

SAMUEL H. RUNDLE, Danbury, Conn.

Attest, F. ST. JOHN LOCKWOOD, *President*.

Attest, HARVEY WILLIAMS, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD. }

DANBURY, NOV. 13, 1885.

Then personally appeared F. St. John Lockwood, President,
and Harvey Williams, Treasurer, of the Danbury & Norwalk
Railroad Company, and severally made solemn oath that they ver-
ily believed the foregoing return by them subscribed to be true
and correct, Before me,

JABEZ AMSBURY,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

DANBURY & NORWALK RAILROAD COMPANY,
Danbury, Conn.

HARTFORD & CONNECTICUT VALLEY RAILROAD.

*Return of the Hartford & Connecticut Valley Railroad Company for
the year ending September 30, 1885.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$113,839.32
From freight transportation,	-	-	-	77,737.38
From United States mails,	-	-	-	3,161.08
From express,	-	-	-	3,743.78
From rents,	-	-	-	1,291.50
From hoisting engine,	-	-	-	1,123.03
From use of scales,	-	-	-	186.52
From newsboy,	-	-	-	180.00
Total gross earnings,	-	-	-	\$201,262.61

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$48,171.18
For repairs of bridges,	-	-	16,713.83
For repairs of fences,	-	-	1,242.14
For repairs of buildings and fixtures,	-	-	4,429.18
For repairs of locomotives,	-	-	9,246.92
For repairs of cars,	-	-	23,271.95
For repairs of machinery and tools,	-	-	475.70
For salaries and labor not included above,	-	-	59,918.52
For fuel for locomotives and cars, —			
4,985.98 tons of coal,	-	\$18,311.09	
50.5 cords of wood,	-	236.24	18,547.33
For fuel for stations and shops, —			
83.43 tons of coal,	-	-	397.95
For oil and waste,	-	-	2,084.31

For damages, losses, and gratuities, —

To persons,	-	-	\$104.50	
To property,	-	-	266.40	\$370.90
For insurance,	-	-	-	595.45
For legal expenses,	-	-	-	560.00
Total operating expenses,	-	-	-	<u>\$186,025.36</u>
Net earnings,	-	-	-	<u><u>\$15,237.25</u></u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$22,493.58
Bills and accounts receivable at date of last report,			18,158.79
From gross earnings, as stated,	-	-	201,262.61
From decrease in material,	-	-	6,427.12
Total,	-	-	<u>\$248,342.10</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses as stated,	-	-	\$186,025.36
For taxes,	-	-	8,492.55
For interest,	-	-	6,336.00
For construction,	-	-	5,706.08
For loss on old accounts,	-	-	2.94
For decrease in accounts payable,	-	-	13,755.88
Bills and accounts receivable this date,	-	-	11,251.36
Cash on hand to balance,	-	-	16,771.93
Total,	-	-	<u>\$248,342.10</u>

GENERAL BALANCE-SHEET.

Assets.

Nominal value of property representing the railroad known as the Connecticut Valley Railroad, its property and franchises, acquired by this Company,	-	-	-	\$800,000.00
Construction account (expended by this Company),				81,246.30

Equipment account (expended by this Company),	\$15,400.77
Bills and accounts receivable, - - -	11,251.36
Material and supplies on hand, - - -	13,569.22
Cash on hand, . - - - -	16,771.93
Total, - - - - -	<u>\$938,239.58</u>

Liabilities.

Capital stock, - - - - -	\$723,200.00
Bonds of Connecticut Valley Railroad Company outstanding and convertible into stock of this Company, representing 80 per cent. of the par value of said bonds, - - - -	76,800.00
Certificates issued for money loaned this Company in 1881 and 1882, - - - - -	73,200.00
Bills and accounts payable, - - - - -	47,359.57
Balance of cash accounts and material turned over by Trustee of Connecticut Valley Railroad,	1,955.70
Profit and loss, - - - - -	15,724.31
Total, - - - - -	<u>\$938,239.58</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter, - -	\$1,200,000.00
Capital stock authorized by vote of Company, -	800,000.00
Capital stock issued, viz.:	
7,232 full shares of \$100 each, - -	723,200.00
Stock issued for bonds of Connecticut Valley Rail- road Company, - - - - -	723,200.00
Amount of stock held in Connecticut, - -	717,600.00
Number of stockholders residing in Connecticut,	19
Whole number of stockholders, - - - -	21

DESCRIPTION OF ROAD.

Date when road or different portions thereof, were
opened for use, viz.:

Hartford to Saybrook Point, June 30, 1871;
to Fenwick, in 1872.

Length of main line from Hartford to Fenwick, 46.20m.

Length of road (main line) owned by the Company,	46.20m.
Length of sidings, or other tracks not included above,	6.20m.
Length of track of road, including sidings, in single track miles,	52.40m.
Length of track laid with steel rails (weight per yard, 36.39 miles with 56 lbs., and 3.84 miles with 62 lbs., and 5.04 miles with 60 lbs.,)	45.27m.
Weight per yard of iron rails in main line, 50 lbs.	
Miles of track laid with steel rails during the year (No. of tons, 8.84; weight per yard, 60 lbs.; cost, \$348.75),	.09m.
Number of new ties put in track during the year (cost, \$12,788.25),	27,143
Aggregate length of wooden bridges, in feet,	14,335
Number of spans of 25 feet or over,	6
Aggregate length of iron bridges, in feet,	493
Number of spans of 25 feet or over,	7
Number of highway crossings over the track,	1
Number of highway crossings under the track,	7
Number of highway crossings at grade,	60
Number of highway crossings at grade with gates,	5
Number of highway crossings at grade with flagmen,	3
Number of railroads crossed at grade, and names of each,	2
Shore Line Division and Air Line Division of the New York, New Haven & Hartford Railroad Company.	
Length of all roads operated by this Company,	46.20m.
Number of stations on main line,	18

EQUIPMENT.

Number of locomotives (not including switching engines),	8
Average weight of same, including tender, water, and fuel,	32 tons.
Number of switching engines,	1

Number of passenger cars,	-	-	-	14
Number of baggage and mail cars,	-	-	-	6
Number of merchandise cars,	-	-	-	69
Number of coal, gravel, and other cars,	-	-	-	89
Number of locomotives equipped with train brakes,	-	-	-	5
Number of cars equipped with train brakes,	-	-	-	20
Name of brake,	-	-	-	Westinghouse Air Brake.
Number of passenger train cars with patent plat-	-	-	-	-
form, buffer, and coupler,	-	-	-	20
Name of patent,	-	-	-	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this Company, exclud-	-	-	-	.0246
ing season ticket passengers,	-	-	-	
Average rate per mile for season ticket passengers, reckoning one round trip per day to each	-	-	-	.0091
ticket,	-	-	-	
Average rate of fare per mile from all passengers,	-	-	-	.0228
Total number of passengers carried,	-	-	-	345,630
Passenger mileage, or passenger carried one mile,	-	-	-	4,975,348
Miles run by passenger trains,	-	-	-	123,322
Miles run by freight trains,	-	-	-	57,785
Miles run by all other trains,	-	-	-	11,478
Total miles run,	-	-	-	192,585
Total number of tons of freight carried,	-	-	-	74,212
Freight mileage, or tons carried one mile,	-	-	-	2,272,938
Average rate of freight per ton per mile,	-	-	-	.0362
Number of men employed in operating road, in-	-	-	-	-
cluding officers,	-	-	-	206

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1884.

Oct. 11. Engineer Michael Ledwith injured by falling from locomotive at Hartford. Recovered.

1885.

Jan. 20. John Baker injured by falling when getting off train No. 9 at Deep River. Recovered.

May 9. James Higgins injured while loading timber at Saybrook Point. Recovered.

July 27. John Mack, while under the influence of liquor, was struck by train No. 7 in the bridge south of Middletown. Fatal.

Aug. 28. Le Pont, inmate of Middletown Town Farm House, was struck by train No. 4 on the crossing near said house. Fatal.

OFFICERS.

President, GEORGE H. WATROUS, New Haven, Conn.

Vice President, SAMUEL BABCOCK, Middletown, Conn.

Secretary, WILLIAM C. BRAINARD, Hartford, Conn.

Treasurer, WILLIAM C. BRAINARD, Hartford, Conn.

Superintendent, CHARLES S. DAVIDSON, Hartford, Conn.

General Ticket Agent, WM. C. BRAINARD, Hartford, Conn.

General Freight Agent, CHAS. ROCKWELL, New Haven, Conn.

Assistant General Freight Agent, A. D. CHAPIN, Hartford, Conn.

BOARD OF DIRECTORS.

GEORGE H. WATROUS, New Haven, Conn.

SAMUEL BABCOCK, Middletown, Conn.

E. H. TROWBRIDGE, New Haven, Conn.

E. M. REED, New Haven, Conn.

WILLIAM D. BISHOP, Bridgeport, Conn.

NATHANIEL WHEELER, Bridgeport, Conn.

HENRY C. ROBINSON, Hartford, Conn.

CHARLES M. POND, Hartford, Conn.

DANIEL C. SPENCER, Old Saybrook.

Attest, GEORGE H. WATROUS, *President*.

Attest, WILLIAM C. BRAINARD, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD, }

December 8, 1885.

Then personally appeared George H. Watrous, President, and William C. Brainard, Treasurer, of the Hartford & Connecticut Valley Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

E. W. MOORE,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

HARTFORD & CONNECTICUT VALLEY RAILROAD
COMPANY,

Hartford, Conn.

HARTFORD & CONNECTICUT WESTERN RAILROAD.

*Return of the Hartford & Connecticut Western Railroad Company,
for the year ending September 30, 1885.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$116,905.89
From freight transportation,	-	-	-	175,306.19
From United States mails,	-	-	-	9,465.62
From express,	-	-	-	6,247.01
From rents,	-	-	-	3,137.56
Total gross earnings,	-	-	-	\$311,062.27

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$83,849.11
For repairs of bridges,	-	-	14,416.91
For repairs of fences,	-	-	3,477.65
For repairs of buildings and fixtures,	-	-	1,818.47
For repairs of locomotives,	-	-	12,464.31
For repairs of cars,	-	-	19,520.58
For repairs of machinery and tools,	-	-	1,517.06
For salaries and labor not included above,	-	-	38,164.42
For fuel for locomotives and cars,—			
12,087 tons of coal,	-	-	48,383.29
For fuel for stations and shops,—			
305 tons of coal,	-	-	1,230.04
For oil and waste,	-	-	5,761.27
For damages, losses, and gratuities, to property,	-	-	928.13
For insurance,	-	-	848.28

For rents of,—

New York & New England,	\$4,200.00	
New Haven & Northampton,	240.00	\$4,440.00
For rent, - - - - -	-	2,383.33
For car service, - - - - -	-	2,786.20
For water-works, - - - - -	-	1,275.82
For printing and stationery, - - - - -	-	1,596.89
For passenger expenses, - - - - -	-	17,413.54
For freight expenses, - - - - -	-	29,575.74
For general expenses, - - - - -	-	5,870.80
For legal expenses, - - - - -	-	468.17
For removing snow and ice, - - - - -	-	1,893.73
For telegraph, - - - - -	-	615.99
Total operating expenses,* - - - - -	-	\$300,699.73
Net earnings, - - - - -	-	\$10,362.54

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, - - -	\$4,307.46
Bills and accounts receivable at date of last report, - - -	30,270.35
From gross earnings, as stated, - - -	311,062.27
From increase of capital stock, - - -	9,600.00
From increase of accounts payable, - - -	5,395.57
From increase of bills audited, - - -	28,963.89
From decrease of materials, - - -	33,309.21
From decrease of real estate, - - -	100.00
Total, - - - - -	\$423,008.75

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, - - -	\$300,699.73
For taxes, - - - - -	17,036.57
For interest,† - - - - -	44,412.95

* Including \$18,472.33 reported last year as a portion of the Liabilities not included in the Balance-Sheet.

† Including \$10,017.92 reported last year as a portion of the Liabilities not included in the Balance-Sheet.

For dividends (number, one, rate per cent. $1\frac{1}{2}$), on					
\$9,600.00 of stock issued in exchange for					
bonds,	-	-	-	-	\$144.00
For decrease of convertible bonds,	-	-	-	-	9,600.00
For decrease of bills payable,	-	-	-	-	3,000.00
For loss on old accounts,	-	-	-	-	4,704.49
Bills and accounts receivable this date,	-	-	-	-	42,483.07
Cash on hand to balance,	-	-	-	-	927.94
Total,	-	-	-	-	<u>\$423,008.75</u>

GENERAL BALANCE-SHEET.

Assets.

Construction,	-	-	-	-	\$2,802,650.00
Equipment,	-	-	-	-	343,407.22
Real estate,	-	-	-	-	93,154.81
Materials on hand,	-	-	-	-	69,107.51
Bills receivable,	-	-	-	-	3,261.14
Accounts receivable,	-	-	-	-	39,221.93
Cash on hand,	-	-	-	-	927.94
Profit and loss,	-	-	-	-	79,231.34
Total,	-	-	-	-	<u>\$3,430,961.89</u>

Liabilities.

Capital stock,	-	-	-	-	\$2,540,300.00
First mortgage bonds,	-	-	-	-	510,000.00
Bills payable,	-	-	-	-	166,000.00
Accounts payable,	-	-	-	-	5,998.00
Bills audited,	-	-	-	-	28,963.89
Convertible bonds,	-	-	-	-	179,700.00
Total,	-	-	-	-	<u>\$3,430,961.89</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$3,000,000.00
Capital stock authorized by vote of Company,	-	-	3,000,000.00

Capital stock issued, viz.:

25,403 full shares of \$100 each,	-	-	\$2,540,300.00
Stock issued for bonds,	-	-	1,740,300.00
Stock issued for the purchase of the Rhinebeck & Connecticut Railroad,	-	-	800,000.00
Amount of stock held in Connecticut,	-	-	1,345,800.00
Number of stockholders residing in Connecticut,			623
Whole number of stockholders,	-	-	779

BONDS OR UNFUNDED DEBT.

First mortgage, due July 1, 1903; rate of interest, 5 per cent. Interest paid to July 1, 1885,	-	\$510,000.00
First mortgage bonds of the Connecticut Western Railroad Company, due July 1, 1900; rate of interest, 7 per cent.; interest paid to January 1, 1876; convertible into the stock of this company on the basis of 60 per cent.,	-	3,200,000.00
Deduct bonds converted into stock,	-	2,900,500.00
		<u>\$299,500.00</u>

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were
opened for use, viz.:

From Hartford, Conn., to New York State
line, Dec. 21, 1871; from New York
State to Boston Corners, N. Y., April 1,
1884; from Boston Corners, N. Y., to
Rhinecliff, N. Y., July 1, 1882.

Length of main line from Hartford, Conn., to Rhinecliff, N. Y.,	-	-	-	108.30m.
Same in Connecticut,	-	-	-	66.70m.
Length of road (main line) owned by the com- pany,	-	-	-	108.30m.
Same in Connecticut,	-	-	-	66.70m.
Length of sidings, or other tracks not included above,	-	-	-	20.41m.
Same in Connecticut,	-	-	-	15.33m.
Length of track of road, including sidings, in sin- gle track miles,	-	-	-	128.71m.
Same in Connecticut,	-	-	-	82.03m.

Length of track laid with steel rails (weight per yard 60 lbs.), - - - -	67.33m.
Same in Connecticut, - - -	62.67m.
Weight per yard of iron rails in main line, 60 lbs.	
Number of new ties put in track during the year (cost \$13,797.83), - - - -	34,981
Same in Connecticut, - - -	17,491
Aggregate length of wooden bridges, in feet, -	6,812
Same in Connecticut, - - -	6,112
Number of spans of 25 feet or over, - -	50
Same in Connecticut, - - -	26
Aggregate length of iron bridges, in feet, -	484
Same in Connecticut, - - -	408
Number of spans of 25 feet or over, - -	9
Same in Connecticut, - - -	8
Number of highway crossings over the track, all in Connecticut, - - - -	6
Number of highway crossings under the track, -	10
Same in Connecticut, - - -	7
Number of highway crossings at grade, - -	97
Same in Connecticut, - - -	73
Number of highway crossings at grade with flagmen, - - - -	2
Same in Connecticut, - - -	1
Number of highway crossings at grade with electric signals, all in Connecticut, - -	3
Number of railroads crossed at grade, and names of each (in Connecticut 4), - - -	5
Naugatuck, Housatonic, New Haven & North-hampton, twice, Harlem.	
Length of all roads operated by this company, -	108.30m.
Same in Connecticut, - - -	66.70m.
Number of stations on main line, - - -	39
Same in Connecticut, - - -	27

EQUIPMENT.

Number of locomotives (not including switching engines), - - - -	16
Average weight of same, including tender, water, and fuel, - - - -	52 tons.

Number of switching engines, - - -	2
Number of passenger cars, - - -	19
Number of baggage and mail cars, - - -	5
Number of merchandise cars, - - -	132
Number of coal, gravel, and other cars, - - -	354
Number of locomotives equipped with train brakes, - - -	7
Number of cars equipped with train brakes, - - -	24
Name of brake, - - - - -	Westinghouse.
Number of passenger train cars with patent platform, buffer, and coupler, - - -	23
Name of patent, - - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, - - -	.0239
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, - - - - -	.0079
Average rate of fare per mile from all passengers, - - -	.0229
Total number of passengers carried, - - -	265,658
Passenger mileage, or passengers carried one mile, - - -	5,112,034
Miles run by passenger trains, - - - - -	215,205
Miles run by freight trains, - - - - -	139,294
Miles run by all other trains, - - - - -	19,647
Total miles run, - - - - -	374,146
Total number of tons of freight carried, - - -	190,800
Freight mileage, or tons carried one mile, - - -	8,792,327
Average rate of freight per ton per mile, - - -	.0199
Number of men employed in operating road, including officers, - - - - -	308

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1885.

May 19. John Sankey, a tramp, was struck by train No. 5, near Tariffville, and killed.

June 23. James Donnelly, brakeman, while coupling cars at Lakeville, was caught between deadheads, crushed and killed.

OFFICERS.

President, WILLIAM L. GILBERT, West Winsted, Conn.
Vice-President, FREDERICK MILES, Chapinville, Conn.
Secretary, EDWARD R. BEARDSLEY, Hartford, Conn.
Treasurer, EDWARD R. BEARDSLEY, Hartford, Conn.
Superintendent, EDWIN McNEILL, Hartford, Conn.
General Ticket Agent, WALTER PEARCE, Hartford, Conn.
General Freight Agent, EDWIN McNEILL, Hartford, Conn.

BOARD OF DIRECTORS.

CHARLES T. HILLYER, Hartford, Conn.
 LENT B. MERRIAM, Hartford, Conn.
 JOHN F. JONES, Hartford, Conn.
 CHARLES J. COLE, Hartford, Conn.
 JEFFERY O. PHELPS, Simsbury, Conn.
 WILLIAM L. GILBERT, West Winsted, Conn.
 EGBERT T. BUTLER, Norfolk, Conn.
 LYMAN DUNNING, East Canaan, Conn.
 FREDERICK MILES, Chapinville, Conn.
 ALEXANDER H. HOLLEY, Lakeville, Conn.
 WILLIAM H. BARNUM, Lime Rock, Conn.
 THOMAS CORNELL, Rondout, N. Y.
 ROBERT B. CARPENTER, New York, N. Y.
 Attest, WM. L. GILBERT, *President*.
 Attest, EDWARD R. BEARDSLEY, *Treasurer*.

STATE OF CONNECTICUT, }
 COUNTY OF HARTFORD. } HARTFORD, November 13, 1885.

Then personally appeared William L. Gilbert, President, and Edward R. Beardsley, Treasurer, of the Hartford & Connecticut Western Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

JOHN P. WHEELER,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

HARTFORD & CONNECTICUT WESTERN RAILROAD
 COMPANY,

Hartford, Conn.

THE HARTFORD & HARLEM R. R. CO.

We hereby certify that this company has expended the amount of one hundred thousand four hundred and eighty-seven and fifty-nine one hundred dollars (as per detail below), said amount being over 10 per cent. of its capital stock.

Engineering,	-	-	-	-	\$34,787.47
Engineering equipment,	-	-	-	-	647.46
General expense,	-	-	-	-	10,768.22
Legal expense,	-	-	-	-	15,580.81
Salaries,	-	-	-	-	16,030.00
Right of way,	-	-	-	-	7,747.91
Location of line,	-	-	-	-	5,437.48
Incidental damages,	-	-	-	-	50.00
Printing and stationery,	-	-	-	-	204.49
Office furniture,	-	-	-	-	12.50
Suspense account,	-	-	-	-	900.00
State Treasurer of Connecticut,	-	-	-	-	821.25
Real estate,	-	-	-	-	7,500.00
Total,	-	-	-	-	<u>\$100,487.59</u>

Which the company claims has been expended on construction account.

CHARLES G. FRANCKLYN,
President.

WM. F. VAN PELT, *Treasurer.*

STATE OF NEW YORK, }
CITY AND COUNTY OF NEW YORK, } November 28, A.D. 1885.

Then personally appeared the above named Charles G. Francklyn and William F. Van Pelt, and made oath to the truth of the foregoing statement by them subscribed.

In witness whereof I have hereunto set my hand and affixed my official seal the day and year last aforesaid.

[L. S.]

EDWIN F. COREY,
Commissioner for the State of Conn. in N. Y.
Office 54 Wall Street, New York.

Received and filed, December 1, 1885.

STATE OF CONNECTICUT, SS.

OFFICE OF SECRETARY OF STATE.

I hereby certify that the foregoing is a true copy of record in this office.

IN TESTIMONY WHEREOF, I have hereunto set my hand, and affixed the Seal of said State, at Hartford, this 18th day of Dec., A. D. 1885.

[SEAL]

CHARLES A. RUSSELL,
Secretary of State.

OFFICERS.

President, CHARLES G. FRANCKLYN, New York.

Vice-President, LEWIS M. BROWN, New York.

Secretary, SAMUEL G. THORN, New Haven, Conn.

Treasurer, W. F. VAN PELT, New York.

BOARD OF DIRECTORS.

CHARLES G. FRANCKLYN, New York.

LEWIS M. BROWN, New York.

A. M. BILLINGS, Chicago, Ill.

CHARLES A. WHITTIER, Boston, Mass.

CHARLES FAIRCHILD, Boston, Mass.

FREDERICK W. BRUGGERHOF, Noroton, Conn.

WARREN H. DAY, Bridgeport, Conn.

HENRY G. LEWIS, New Haven, Conn.

JOHN E. BASSETT, New Haven, Conn.

HENRY KILLAM, New Haven, Conn.

SAMUEL G. THORN, New Haven, Conn.

HOUSATONIC RAILROAD.

*Return of the Housatonic Railroad Company, for the year ending
September 30, 1885.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$220,823.14
From freight transportation,	-	-	-	350,976.81
From United States mails,	-	-	-	12,363.12
From express,	-	-	-	15,000.00
From rents,	-	-	-	590.12
From milk,	-	-	-	41,981.16
From wharfage,	-	-	-	1,650.30
From mileage freight cars, special,	-	-	-	8,283.21
Total gross earnings,	-	-	-	\$651,667.86

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$77,503.90
For repairs of bridges,	-	-	4,964.10
For repairs of fences,	-	-	2,692.78
For repairs of buildings and fixtures,	-	-	9,402.96
For repairs of locomotives,	-	-	22,483.13
For repairs of cars,	-	-	30,730.70
For salaries and labor not included above,	-	-	139,574.40
For fuel for locomotives and cars, —			
13,310 tons of coal,	-	\$49,415.83	
123 cords of wood,	-	- 369.75	49,785.58
For fuel for stations and shops, —			
1,009 tons of coal, -	-	-	4,154.19
For oil and waste, -	-	-	5,932.40

For damages, losses, and gratuities,—

To persons,	-	-	\$45.00	
To property,	-	-	694.41	740.41

For insurance,	-	-	-	2,607.13
----------------	---	---	---	----------

For rents of other roads,—

Berkshire, -	-	-	\$42,000.00	
Stockbridge & Pittsfield, -	-	-	31,409.00	
West Stockbridge, -	-	-	693.18	74,102.18

For other operating expenses,—

Water supply, -	-	-	\$1,381.69	
Legal expenses, -	-	-	712.44	
Stationery and printing, -	-	-	2,821.56	
Outside agencies and advertising, -	-	-	2,150.17	
Mileage passenger cars, -	-	-	466.44	
Mileage freight cars, -	-	-	4,994.06	
Passenger train supplies, -	-	-	2,132.56	
Freight train supplies, -	-	-	1,773.38	
Profit and loss, -	-	-	16,208.56	
Station supplies, -	-	-	1,771.88	
Telegraph expenses, -	-	-	193.32	34,606.06
Total operating expenses, -	-	-	-	\$459,279.92
Net earnings, -	-	-	-	\$192,387.94

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, -	-	-	\$119,582.60
Bills and accounts receivable at date of last report, -	-	-	90,574.99
From gross earnings, as stated, -	-	-	651,667.86
Decrease materials on hand, -	-	-	6,248.06
Total, -	-	-	\$868,073.51

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, -	-	-	\$459,279.92
For taxes, -	-	-	20,833.29
For interest, -	-	-	63,316.27
For dividends (number four,—two at 2 per cent., two at 1½ per cent.), -	-	-	82,600.00

Dates when paid, — Oct. 15th, Jan. 15th,
April 15th, and July 15th.

Bills and accounts payable,	-	-	-	22,739.84
For real estate,	-	-	-	612.01
For decrease in bonds,	-	-	-	19,500.00
Miscellaneous,	-	-	-	37.65
Bills and accounts receivable this date,	-	-	-	68,792.82
Cash on hand to balance,	-	-	-	130,361.71
Total,	-	-	-	\$868,073.51

GENERAL BALANCE-SHEET.

Assets.

Railroad and equipment,	-	-	-	\$3,033,847.96
The Ames property,	-	-	-	170,889.69
Real estate,	-	-	-	56,133.69
Materials on hand,	-	-	-	48,278.87
Accounts receivable,	-	-	-	67,716.69
Bills receivable,	-	-	-	1,076.13
Cash on hand,	-	-	-	130,361.71
New York, Housatonic & Northern Railroad,	-	-	-	72,628.05
Total,	-	-	-	\$3,580,932.79

Liabilities.

Capital stock (old, 8,200 shares; preferred, 11,800 shares),	-	-	-	\$2,000,000.00
Bonds,	-	-	-	1,096,500.00
Bills payable,	-	-	-	169,000.00
Accounts payable,	-	-	-	80,899.40
Profit and loss,	-	-	-	234,533.39
Total,	-	-	-	\$3,580,932.79

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$2,000,000.00
Capital stock authorized by vote of Company,	-	-	2,000,000.00

Capital stock issued, viz., —

20,000 full shares of \$100 each, - -	\$2,000,000.00
Stock issued for cash, - - - -	2,000,000.00
Amount of stock held in Connecticut, - -	904,000.00
Number of stockholders residing in Connecticut, -	504
Whole number of stockholders, - - - -	803

BONDS OR UNFUNDED DEBT.

Consolidated first mortgage, due 1910; rate of interest, 4 per cent. Interest paid to April 1, 1885, - - - -	\$76,500.00
Second mortgage, due 1889; rate of interest, 6 per cent. Interest paid to July 1, 1885. -	300,000.00
Consolidated mortgage, due 1910; rate of interest, 5 per cent. Interest paid to April 1, 1885, -	300,000.00
Rolling stock certificates, due 1889; rate of interest, 5 per cent. Interest paid to July 1, 1885, -	200,000.00
Equipment bonds continued, due 1888, rate of interest, 6 per cent. Interest paid to August 1, 1885, - - - -	150,000.00
Danbury Branch bonds, due 1912; rate of interest, 5 per cent. Interest paid to April 1, 1885, -	70,000.00

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz. —

From Bridgeport to New Milford, 1840. .

From Bridgeport to State Line, Dec. 1, 1842.

Length of main line from Bridgeport to Massachusetts State line, - - - -	74m.
Length of branch from Brookfield Junction to Danbury, - - - -	5.5m.
Length of all branches, - - - -	5.5m.
Length of road (main line and branch) owned by the Company, - - - -	79.5m.
Length of sidings, or other tracks not included above, - - - -	13.14m.
Length of track of road, including branch and sidings, in single track miles, - -	92.64m.

Length of track laid with steel rails (weight per yard, 60 lbs.),	- - - -	74m.
Number of new ties put in track during the year (cost, \$13,607.18),	- - - -	30,238
Aggregate length of wooden bridges, in feet,	-	1,818
Number of spans of 25 feet or over,	-	4
Aggregate length of iron bridges, in feet,	-	322
Number of spans of 25 feet or over,	-	5
Aggregate length of stone-arch bridges, in feet,	-	1,000
Number of highway crossings over the track,	-	1
Number of highway crossings under the track,	-	3
Number of highway crossings at grade,	- -	118
Number of highway crossings at grade with gates,	-	1
Number of highway crossings at grade with flagmen,	- - - - -	2
Number of railroads crossed at grade, and names of each,	- - - - -	4
New York, New Haven & Hartford; Shepaug; Hartford & Conn. Western; New York & New England.		
Name, termini, and length of each road operated by this Company under lease or contract,—		
Berkshire (Sheffield to West Stockbridge, 22m.); Stockbridge & Pittsfield (Stockbridge to Pittsfield, 22m.); West Stockbridge (West Stockbridge to State Line, 3m.).		
Length of all roads operated by this Company,	-	126.5m.
Number of stations on main line,	- - -	20
Number of stations on branches,	- - -	1
Number of stations on leased lines,	- -	16

EQUIPMENT.

Number of locomotives (not including switching engines),	- - - -	22
Average weight of same, including tender, water, and fuel,	- - - -	56.5 tons.
Number of switching engines,	- - -	1
Number of passenger cars,	- - -	30
Number of baggage and mail cars,	- -	16

Number of merchandise cars, - - -	530
Number of coal, gravel, and other cars, - -	354
Number of locomotives equipped with train brakes,	13
Number of cars equipped with train brakes, -	33
Name of brake, - - - - 2 Vacuum, 31 Air.	
Number of passenger train cars with patent plat- form, buffer, and coupler, - - -	38
Name of patent, - - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this Company, exclud- ing season ticket passengers, - - -	.0249
Average rate of fare per mile from all passengers,	.0249
Total number of passengers carried, - -	340,954
Passenger mileage, or passengers carried one mile,	8,835,567
Miles run by passenger trains, - - -	242,102
Miles run by freight trains, - - -	274,943
Miles run by all other trains, - - -	23,789
Total miles run, - - - - -	540,834
Total number of tons of freight carried, - -	285,483
Freight mileage, or tons carried one mile, -	14,890,424
Average rate of freight per ton per mile, -	.0230
Number of men employed in operating road, in- cluding officers, - - - - -	486

ACCIDENTS.

1884.

Oct. 27. E. H. Mills, driving across track at Kent Furnace, struck and instantly killed by passenger train coming south.

1885.

March 9. James Pink, crossing track at south end of platform at Cornwall bridge, struck and killed by passenger train going north.

June 27. Mrs. Mary Cusker, while attempting to cross track at North Bridgeport, was struck by express train coming south, and died from injuries two hours afterwards.

July 3. Joseph Toucey, struck by train on Danbury Branch, near Danbury station ; thigh broken and head badly cut.

OFFICERS.

President, W. H. BARNUM, Lime Rock, Conn.
Secretary, CHARLES K. AVERILL, Bridgeport, Conn.
Treasurer, CHARLES K. AVERILL, Bridgeport, Conn.
Assistant Superintendent, CHAS. W. WOOD, Bridgeport, Conn.
Auditor, FRED. W. HULL, Bridgeport, Conn.
Chief Clerk, H. W. WATSON, Bridgeport, Conn.
General Ticket Agent, H. D. AVERILL, Bridgeport, Conn.
General Freight Agent, H. C. COGSWELL, Bridgeport, Conn.

BOARD OF DIRECTORS.

W. H. BARNUM, Lime Rock, Conn.
 W. E. DOWNES, Birmingham, Conn.
 CHARLES K. AVERILL, Bridgeport, Conn.
 EDWARD LEAVITT, New York.
 HORACE NICHOLS, Bridgeport, Conn.
 WM. D. BISHOP, Bridgeport, Conn.
 JNO. B. PECK, Rye, N. Y.
 A. B. MYGATT, New Milford.

Attest, W. H. BARNUM, *President*.
 Attest, C. K. AVERILL, *Treasurer*.

STATE OF CONNECTICUT, }
 COUNTY OF FAIRFIELD, } BRIDGEPORT, Nov. 14, 1885.

Then personally appeared Wm. H. Barnum, President, and C. K. Averill, Treasurer, of the Housatonic Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

FRED. W. HULL,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

HOUSATONIC RAILROAD COMPANY,
 Bridgeport, Conn.

MERIDEN & CROMWELL RAILROAD.

*Return of the Meriden & Cromwell Railroad Company for the year
ending September 30, 1885.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$2,469.23
From freight transportation,	-	-	-	8,957.33
From rents,	-	-	-	146.40
Total gross earnings,	-	-	-	<u>\$11,572.96</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$2,956.12
For repairs of bridges,	-	-	66.81
For repairs of buildings and fixtures,	-	-	60.52
For repairs of locomotives,	-	-	310.23
For repairs of cars,	-	-	351.57
For repairs of machinery and tools,	-	-	28.75
For salaries and labor not included above,	-	-	3,880.93
For fuel for locomotives and cars, —			
193 tons of coal,	-	\$675.50	
6.5 cords of wood,	-	26.00	701.50
For fuel for stations and shops, —			
11 tons of coal,	-	\$38.50	
1 cord of wood,	-	4.00	42.50
For oil and waste,	-	-	129.34
For insurance,	-	-	70 00
For printing, stationery, etc.,	-	-	643.51
Total operating expenses,	-	-	<u>\$9,241.78</u>
Net earnings,	-	-	<u>\$2,331.18</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$2,962.52
From gross earnings, as stated,	-	-	11,572.96
From balance paid on capital stock,	-	-	45,000.00
From bills payable,	-	-	35,000.00
From accounts payable,	-	-	5,484.22
Total,	-	-	<u>\$100,019.70</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	\$9,241.78
For taxes,	-	-	109.45
For interest,	-	-	236.66
For construction account,	-	-	74,043.60
For equipment,	-	-	11,218.41
For right of way,	-	-	89.14
For real estate,	-	-	411.60
For materials,	-	-	948.56
Bills and accounts receivable this date,	-	-	1,200.00
Cash on hand to balance,	-	-	2,520.50
Total,	-	-	<u>\$100,019.70</u>

GENERAL BALANCE-SHEET.

Assets.

Construction,	-	-	-	\$294,400.40
Real estate,	-	-	-	6,114.48
Equipment,	-	-	-	37,385.35
Materials on hand,	-	-	-	796.80
Accounts receivable,	-	-	-	1,200.00
Cash on hand,	-	-	-	2,520.50
Total,	-	-	-	<u>\$342,417.53</u>

Liabilities.

Capital stock,	-	-	-	\$300,000.00
Bills payable,	-	-	-	35,000.00

Accounts payable, -	-	-	-	-	\$5,462.47
Profit and loss, -	-	-	-	-	1,948.06
Total, -	-	-	-	-	\$342,417.53

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter, -	-	\$300,000.00
Capital stock authorized by vote of Company, -	-	300,000.00
Capital stock issued, viz.:		
3,000 full shares of \$100 each, -	-	300,000.00
Stock issued for cash, -	-	300,000.00
Amount of stock held in Connecticut, -	-	299,700.00
Number of stockholders residing in Connecticut,		111
Whole number of stockholders, -	-	112

DESCRIPTION OF ROAD.

' Date when road, or different portions thereof, were opened for use, viz.:

From Meriden to Cromwell, April 6, 1885.

Length of main line from Meriden to Cromwell,	10.50m.
Length of branch in Meriden, - - -	.84m.
Length of road (main line and branch) owned by the Company, - - - -	10.50m.
Length of sidings, or other tracks not included above, - - - -	2.35m.
Length of track of road, including branch and sidings, in single track miles, - -	12.85m.
Length of track laid with steel rails (weight per yard, 56 lbs.), - - - -	12.85m.
Miles of track laid with steel rails during the year (No. of tons, 31.25; weight per yard, 56 lbs.; cost, \$1,007.81), - - - -	.35m.
Number of new ties put in track during the year (cost, \$416.64), - - - -	868
Aggregate length of wooden bridges, in feet, -	1,800
Number of highway crossings over the track, -	4

Number of highway crossings at grade, - - -	15
Number of highway crossings at grade with flagmen, - - - - -	1
Length of all roads operated by this Company, -	11.34m.
Number of stations on main line, - - -	6

EQUIPMENT.

Number of locomotives (not including switching engines), - - - - -	2
Average weight of same, including tender, water, and fuel, - - - - -	46½ tons.
Number of passenger cars, - - - - -	1
Number of merchandise cars, - - - - -	6
Number of coal, gravel, and other cars, - - -	45
Number of cars equipped with train brakes, -	1
Name of brake, - - - - -	Westinghouse.
Number of passenger train cars with patent platform, buffer, and coupler, - - - - -	1
Name of patent, - - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this Company, excluding season ticket passengers, - - -	.035
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, - - - - -	.014
Average rate of fare per mile from all passengers, - - -	.025
Total number of passengers carried, - - -	13,271
Passenger mileage, or passengers carried one mile, - - -	99,528
Miles run by passenger and mixed trains, - - -	9,828
Miles run by all other trains, - - - - -	13,170
Total miles run, - - - - -	22,998
Total number of tons of freight carried, - - -	8,957
Freight mileage, or tons carried one mile, - - -	85,986
Average rate of freight per ton per mile, - - -	.104
Number of men employed in operating road, including officers, - - - - -	35

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1885.

May 15. George Tourtellotte, brakeman, struck on the head by the Hartford & Connecticut Valley R. R. bridge at Cromwell and slightly injured.

Aug. 10. Dennis Doolin, laborer for H. L. Morehouse at Cromwell, while loading cars, was struck by heavy timber swung by derrick and killed.

OFFICERS.

President, H. C. WILCOX, Meriden, Conn.

Vice-President, CHARLES PARKER, Meriden, Conn.

Secretary, C. L. ROCKWELL, Meriden, Conn.

Treasurer, A. CHAMBERLAIN, Meriden, Conn.

Superintendent, FREDERICK DEPEYSTER, Meriden, Conn.

Auditor, O. B. ARNOLD, Meriden, Conn.

BOARD OF DIRECTORS.

H. C. WILCOX, Meriden, Conn.

CHARLES PARKER, Meriden, Conn.

SAMUEL DODD, Meriden, Conn.

D. W. PARKER, Meriden, Conn.

GEORGE W. LYON, Meriden, Conn.

N. L. BRADLEY, Meriden, Conn.

GEORGE R. CURTIS, Meriden, Conn.

J. C. LEWIS, Meriden, Conn.

L. J. CURTIS, Meriden, Conn.

C. B. ROGERS, Meriden, Conn.

ROBERT BOWMAN, Meriden, Conn.

ROBERT H. CURTIS, Meriden, Conn.

W. F. ROCKWELL, Meriden, Conn.

D. F. SOUTHWICK, Meriden, Conn.

W. W. LYMAN, Meriden, Conn.

E. J. DOOLITTLE, Meriden, Conn.

RUSSELL FRISBIE, Cromwell, Conn.

Attest, H. C. WILCOX, *President*.

Attest, A. CHAMBERLAIN, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN, }

November 12, 1885.

Then personally appeared H. C. Wilcox, President, and A. Chamberlain, Treasurer, of the Meriden & Cromwell Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

FLOYD CURTIS,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

MERIDEN & CROMWELL R. R. CO.,

Meriden, Conn.

NAUGATUCK RAILROAD.

*Return of the Naugatuck Railroad Company for the year ending
September 30, 1885.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$251,767.22
From freight transportation,	-	-	-	357,476.24
From milk transportation,	-	-	-	4,951.39
From United States mails,	-	-	-	6,469.19
From express,	-	-	-	13,200.00
From rents,	-	-	-	814.97
From car service,	-	-	-	13,016.45
From wharfage, weighing, and switching,	-	-	-	3,035.61
From dividends, \$495.42; profit and loss, \$15.77,	-	-	-	511.19
Total gross earnings,	-	-	-	<u>\$651,242.26</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$95,127.90
For repairs of bridges,	-	-	29,097.97
For repairs of fences,	-	-	2,042.95
For repairs of buildings and fixtures,	-	-	15,264.40
For repairs of locomotives,	-	-	38,129.03
For repairs of cars,	-	-	28,547.37
For repairs of machinery and tools,	-	-	5,952.97
For salaries and labor not included above,	-	-	149,734.67
For fuel for locomotives and cars, —			
7,530 tons of coal,	-	\$25,678.30	
232 cords of wood,	-	580.30	26,258.60
For oil and waste,	-	-	3,656.56
For damages, losses, and gratuities, —			
To persons,	-	\$409.00	
To property,	-	888.03	1,297.03

For insurance, - - - - - 1,984.60

The payment to the New York, New Haven & Hartford Railroad Company of its share of receipts on traffic between Bridgeport and Naugatuck Junction, was \$18,823.39, and is not included in the gross earnings of this Company.

For printing and stationery, - - - - - 4,727.60

Dock, - - - - - \$2,612.45

Gas, - - - - - 1,060.02

Telephone rent, - - - - - 567.50

Rent of depot grounds, - - - 315.00 4,554.97

Total operating expenses, - - - \$406,376.62

Net earnings, - - - - - \$244,865.64

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF THE COSTS OF BETTERMENTS CHARGED TO OPERATING EXPENSE ACCOUNTS.

One new passenger car, charged repairs of cars, - \$4,000.00

New tools for shops, charged repairs of tools, - 2,898.15

Land for gravel beds, charged repairs of road, - 500.00

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, - - - \$81,142.09

Bills and accounts receivable at date of last report, 60,587.71

From gross earnings, as stated, - - - 651,242.26

From decrease in materials on hand, - - - 3,520.46

Total, - - - - - \$796,492.52

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, - - - \$406,376.62

For taxes, - - - - - 31,602.82

For interest, - - - - - 4,464.57

For dividends (number, 2; rate per cent, 5), - 200,000.00

Dates when paid, — Jan. 2, 1885, July 1, 1885.

For decrease in accounts payable, - - - 9,493.87

Bills and accounts receivable this date, - - - 58,744.27

Cash on hand to balance, - - - - - 85,810.37

Total, - - - - - \$796,492.52

GENERAL BALANCE-SHEET.

<i>Assets.</i>				
Construction,	-	-	-	\$1,903,483.75
Equipment,	-	-	-	234,086.57
Railroad stock,	-	-	-	7,600.00
Railroad bonds,	-	-	-	5,000.00
Real estate,	-	-	-	101,500.00
Notes receivable,	-	-	-	100.00
Right of way for double track,	-	-	-	3,691.83
Second track,	-	-	-	117,521.87
Star Union line freight cars,	-	-	-	63,000.00
Materials on hand,	-	-	-	41,887.56
Due from station agents,	-	-	-	55,519.11
Due from general post-office department,	-	-	-	1,962.00
Due from sundry accounts,	-	-	-	1,163.16
Cash on hand,	-	-	-	85,810.37
Total,	-	-	-	\$2,622,316.22

<i>Liabilities.</i>				
Capital stock,	-	-	-	\$2,000,000.00
First mortgage bonds,	-	-	-	150,000.00
Interest accrued on mortgage bonds not due,	-	-	-	2,000.00
Book accounts,	-	-	-	3,920.67
N. Y., N. H. & H. R.R. Co.,	-	-	-	21,997.34
Bridgeport Steamboat Company,	-	-	-	1,825.29
New Haven & Derby R. R. Co.,	-	-	-	650.28
New York & New England R. R. Co.,	-	-	-	380.39
Hartford & Conn. Western R. R. Co.,	-	-	-	253.54
Housatonic R. R. Co.,	-	-	-	106.05
September expenses,	-	-	-	37,785.08
Profit and loss,	-	-	-	403,397.58
Total,	-	-	-	\$2,622,316.22

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	\$2,000,000.00
Capital stock authorized by vote of Company,	-	2,000,000.00

Capital stock issued, viz.,—

20,000 full shares of \$100 each, - - -	\$2,000,000.00
Stock issued for cash, - - - -	397,696 00
Stock issued for bonds, - - - -	273,000 00
Stock issued for undivided earnings, - -	142,700.00
Stock issued for increased valuation of road, or equipment, or both, - - - -	448,825.00
Stock issued to contractor for work done and materials furnished, - - - -	675,879.00
Stock charged profit and loss for loss on stock sold, - - - -	30,200.00
Stock charged profit and loss for over-issue by New York transfer agent, - - - -	31,700.00
Amount of stock held in Connecticut, - -	1,409,100.00
Number of stockholders residing in Connecticut,	489
Whole number of stockholders, - - - -	633

BONDS OR UNFUNDED DEBT.

First mortgage, due 1913; rate of interest, 4 per cent., - - - -	\$150,000.00
Interest paid to June 1, 1885.	

DESCRIPTION OF ROAD.

Date when road, or different portions thereof,
were opened for use, viz.,—

From junction of N. Y., N. H. & H. R. R.
to Waterbury, June 11, 1849; from
Waterbury to Winsted, completed Sept.
24, 1849.

Length of main line from junction N. Y., N. H. & H. to Winsted, - - - -	56.55m.
Length of double-track road, - - - -	5.40m.
Length of sidings, or other tracks not included above, - - - -	11.96m.
Length of track of road, including sidings, in single-track miles, - - - -	73.91m.
Length of track laid with steel rails (weight per yard, 56 and 58 lbs.), - - - -	61.95m.

Number of new ties put in track during the year (cost, \$24,172.20), - - - -	53,716
Aggregate length of wooden bridges, in feet, -	3,399
Number of spans of 25 feet or over, - -	13
Aggregate length of iron bridges, in feet, -	771
Number of spans of 25 feet or over, - -	6
Aggregate length of stone-arch bridges, in feet, -	105
Number of highway crossings over the track, -	1
Number of highway crossings under the track, -	1
Number of highway crossings at grade, - -	43
Number of highway crossings at grade with gates, -	4
Number of highway crossings at grade with elec- tric signals, - - - - -	5
Number of railroads crossed at grade, and names of each, - - - - -	3
New Haven & Derby, New York & New England, Hartford and Conn. Western.	
Name, termini, and length of each road operated by this Company, — Watertown & Water- bury, - - - - -	4.61m.
Length of all roads operated by this Company, -	61.16m.
Number of stations on main line, - - -	19
Number of stations on Watertown & Waterbury Railroad, - - - - -	2

EQUIPMENT.

Number of locomotives (not including switching engines), - - - - -	14
Average weight of same, including tender, water, and fuel, - - - - -	101,100
Number of switching engines, - - -	5
Number of passenger cars, - - -	21
Number of baggage and mail cars, and combina- tion, - - - - -	11
Number of merchandise cars, - - -	265
Number of coal, gravel, and other cars, - -	309
Number of locomotives equipped with train brakes,	14
Number of cars equipped with train brakes, (7 freight), - - - - -	35

Name of brake,	Westinghouse Automatic.
Number of passenger train cars with patent plat- form, buffer, and coupler,	28
Name of patent,	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this Company, excluding season-ticket passengers, . . . . .	.0315
Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket, . . . . .	.0138
Average rate of fare per mile from all passengers, . . . . .	.0247
Total number of passengers carried,	509,272
Passenger mileage, or passengers carried one mile,	10,185,440
Miles run by passenger trains,	181,329
Miles run by freight trains,	121,023
Miles run by all other trains,	89,658
Total miles run,	392,010
Total number of tons of freight carried,	282,632
Freight mileage, or tons carried one mile,	7,970,301
Average rate of freight per ton per mile, . . . . .	.0448
Number of men employed in operating road, in- cluding officers,	469

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1884.

Oct. 14. James Harty, an employee; car being switched passed over ankle and arm; not serious.

Dec. 29. J. A. Rossetter of Winsted, killed at Weldon's crossing.

1885.

Jan. 19. Eugene Templeton, brakeman; finger caught coupling cars.

March 11. E. Kelley of Waterbury (under influence of liquor), attempted to jump on to a freight train at Torrington while it was switching; fell under wheels, losing his left arm.

June 26. — Hanan, sixteen years of age, jumped from train while same was switching at Winsted; received compound fracture of arm. (Neither passenger nor employee.)

July 4. Richard Farrel of Naugatuck, walking on track, struck by engine; instantly killed.

Aug. 23. Frank Monahan, passenger, jumped from train while it was in motion, fell under wheels; injury proved fatal.

Aug. 16. John Galvin, stone mason, injured by stone and derrick.

Sept. 28. Isaac Baldwin of Beacon Falls (very deaf), while crossing track at his farm, through which road passes, struck by engine; instantly killed.

Sept. 30. Theodore Brotherton, brakeman, while switching at Seymour, fell from top of car; arm run over; arm was amputated.

OFFICERS.

President, W. D. BISHOP, Bridgeport, Conn.

Secretary, H. NICHOLS, Bridgeport, Conn.

Treasurer, H. NICHOLS, Bridgeport, Conn.

Superintendent, GEORGE W. BEACH, Waterbury, Conn.

Auditor, SAMUEL WILMOT, Bridgeport, Conn.

Chief Clerk, W. M. STAPLES, Bridgeport, Conn.

General Ticket Agent, HENRY A. BISHOP, Bridgeport, Conn.

Freight Agent, B. SOULES, Bridgeport, Conn.

BOARD OF DIRECTORS.

W. D. BISHOP, Bridgeport, Conn.

W. D. BISHOP, JR., Bridgeport, Conn.

A. L. DENNIS, Newark, New Jersey.

HENRY BRONSON, New Haven, Conn.

JOHN B. ROBERTSON, New Haven, Conn.

J. G. WETMORE, Winsted, Conn.

F. J. KINGSBURY, Waterbury, Conn.

R. M. BASSETT, Derby, Conn.

Attest, W. D. BISHOP, *President*.

Attest, H. NICHOLS, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF FAIRFIELD. } BRIDGEPORT, CONN., Nov. 12, 1885.

Then personally appeared W. D. Bishop, President, and H. Nichols, Treasurer, of the Naugatuck Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me, W. M. STAPLES,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

NAUGATUCK RAILROAD CO.,
Bridgeport, Conn.

NEW HAVEN & DERBY RAILROAD.

Return of the New Haven & Derby Railroad Company, for the year ending September 30, 1885.

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$66,153.22
From freight transportation,	-	-	-	79,283.99
From United States mails,	-	-	-	706.84
From express,	-	-	-	1,299.74
From rents,	-	-	-	187.00
From hoisting,	-	-	-	2,688.78
From wharfage,	-	-	-	278.06
From weighing,	-	-	-	140.04
Total gross earnings,	-	-	-	<u>\$150,737.67</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$14,038.44
For repairs of bridges,	-	-	6,206.09
For repairs of fences,	-	-	861.00
For repairs of buildings and fixtures,	-	-	844.45
For repairs of locomotives,	-	-	3,562.55
For repairs of cars,	-	-	6,365.27
For repairs of machinery and tools,	-	-	131.85
For repairs of dock,	-	-	421.73
For salaries and labor not included above,	-	-	42,557.93
For fuel for locomotives and cars, —			
1,420 tons of coal,	-	\$5,670.93	
sawing wood,	-	23.74	\$5,694.67
For fuel for stations and shops, —			
194 tons of coal,	-	-	495.36

For oil and waste, - - - -	\$929.15
For damages, losses, and gratuities to property, -	51.65
For insurance, - - - -	522.15
For rents of N. Y., N. H. & H. R. R., -	2,800.00
For rent of Naugatuck R. R., - - -	560.04
For demurrage, - - - \$112.00	
For water, - - - - 311.00	
For car service, - - - 492.49	915.49
Total operating expenses, - - -	<u>\$86,957.82</u>
Net earnings, - - - - -	<u>\$63,779.85</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, - -	\$11,548.13
Bills and accounts receivable at date of last report,	2,056.27
From gross earnings, as stated, - - -	150,737.67
From Naugatuck R. R. Co., - - -	1,030.17
From sale of material, - - - -	140.48
Increase in accounts payable, - - -	1,410.22
Total, - - - - -	<u>\$166,922.94</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, - -	\$86,957.82
For taxes, - - - - -	5,751.35
For interest, - - - - -	38,916.34
For new locomotive, - - - - -	5,873.63
For track scale, - - - - -	946.90
For filling trestles, - - - - -	3,011.86
For legal expenses, - - - - -	1,274.86
For tools, - - - - -	661.92
Bills and accounts receivable this date, -	3,192.00
Cash on hand to balance, - - - -	20,336.26
Total, - - - - -	<u>\$166,922.94</u>

GENERAL BALANCE-SHEET.

Assets.

Construction,	-	-	-	-	-	\$970,816.77
Equipment,	-	-	-	-	-	162,992.65
Materials on hand,	-	-	-	-	-	7,748.85
Machinery, tools, etc.,	-	-	-	-	-	10,897.82
Bills receivable,	-	-	-	-	-	3,192.00
Cash on hand,	-	-	-	-	-	20,336.26
Total,	-	-	-	-	-	<u>\$1,175,984.35</u>

Liabilities.

Capital stock,	-	-	-	-	-	446,600.00
First mortgage bonds,	-	-	-	-	-	300,000.00
Guaranteed bonds,	-	-	-	-	-	225,000.00
City of New Haven,	-	-	-	-	-	75,000.00
Accounts payable,	-	-	-	-	-	4,315.12
Profit and loss,	-	-	-	-	-	125,069.23
Total,	-	-	-	-	-	<u>\$1,175,984.35</u>

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

Over due interest on bonds paid by City of New Haven, and on loan due the city,	-	-	\$219,140.25
---	---	---	--------------

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$700,000.00
Capital stock authorized by vote of Company,	-	-	457,000.00
Capital stock issued, viz,—			
4,466 full shares of \$100 each,	-	-	446,600.00
Stock issued for cash,	-	-	446,600.00
Amount of stock held in Connecticut,	-	-	408,900.00
Number of stockholders residing in Connecticut,			299
Whole number of stockholders,	-	-	314

BONDS OR UNFUNDED DEBT.

First mortgage, due 1888; rate of interest, 7 per cent., - - - - -	\$300,000.00
Interest paid to May 1, 1885.	
Guaranteed bonds, due 1890; 7 per cent. interest paid to August 1, 1885, - - - - -	225,000.00

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz., —

From New Haven to Ansonia, August 1, 1871.

Length of main line from New Haven to Ansonia,	13m.
Length of road (main line) owned by the Company, - - - - -	13m.
Length of sidings, or other tracks not included above, - - - - -	3m.
Length of track of road, including sidings, in single track miles, - - - - -	16m.
Length of track laid with steel rails (weight per yard, 56 lbs.), - - - - -	12.5m.
Number of new ties put in track during the year (cost, \$3,296.90), - - - - -	7,711
Aggregate length of wooden bridges, in feet, - - - - -	5,883
Number of spans of 25 feet or over, - - - - -	11
Number of highway crossings over the track, - - - - -	8
Number of highway crossings under the track, - - - - -	8
Number of highway crossings at grade, - - - - -	19
Number of highway crossings at grade with gates, - - - - -	2
Number of highway crossings at grade with flagmen, - - - - -	4
Number of railroads crossed at grade, and name of each, —	
Naugatuck, - - - - -	1
Length of all roads operated by this Company, - - - - -	13m.
Number of stations on main line, - - - - -	7

EQUIPMENT.

Number of locomotives (not including switching engines),	- - - - -	5
Average weight of same, including tender, water, and fuel,	- - - - -	52 tons.
Number of passenger cars,	- - - - -	5
Number of baggage and mail cars,	- - - - -	3
Number of merchandise cars,	- - - - -	16
Number of coal, gravel, and other cars,	- - - - -	54
Name of brake,	- - - - -	Automatic.
Number of passenger train cars with patent platform, buffer, and coupler,	- - - - -	8
Name of patent,	- - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this Company, excluding season-ticket passengers,	- - - - -	.0345
Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket,	- - - - -	.0061
Average rate of fare per mile from all passengers,	- - - - -	.0329
Total number of passengers carried,	- - - - -	182,312
Passenger mileage, or passengers carried one mile,	- - - - -	1,754,279
Miles run by passenger and freight trains,	- - - - -	49,355
Miles run by all other trains,	- - - - -	2,610
Total miles run,	- - - - -	51,965
Total number of tons of freight carried,	- - - - -	104,106
Freight mileage, or tons carried one mile,	- - - - -	1,229,150
Average rate of freight per ton per mile,	- - - - -	.0645
Number of men employed in operating road, including officers,	- - - - -	94

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1884.

Dec. 9. David Roach, killed by being struck by night freight train, about one-fourth mile above Birmingham.

1885.

March 1. Patrick Nally was found dead on track, about half a mile south of Ansonia; supposed to have been struck by 11 p.m. train.

Sept. 8. George Bowers, an employee of this Company, was thrown from hand car, and injured in back and head.

OFFICERS.

President, JOEL A. SPERRY, New Haven.

Vice-President, CHARLES L. ENGLISH, New Haven.

Secretary, FRANCIS E. HARRISON, New Haven.

Treasurer, CHARLES ATWATER, New Haven.

Superintendent, ELI S. QUINTARD, New Haven.

Auditor, CHARLES SHELTON, New Haven.

Chief Clerk, E. D. ROBINS, Stony Creek.

General Ticket Agent, F. E. HARRISON, New Haven.

General Freight Agent, E. S. QUINTARD, New Haven.

BOARD OF DIRECTORS.

JOEL A. SPERRY, New Haven.

CHARLES L. ENGLISH, New Haven.

CHARLES ATWATER, New Haven.

N. D. SPERRY, New Haven.

ISAAC ANDERSON, New Haven.

M. F. TYLER, New Haven.

H. P. FROST, New Haven.

JOHN P. TUTTLE, New Haven.

W. E. DOWNS, Birmingham.

R. M. BASSETT, Birmingham.

FRANKLIN FARREL, Ansonia.

THOMAS WALLACE, Ansonia.

GEO. P. COWLES, Ansonia.

GEO. F. HOLCOMB, (Mayor,) *ex officio*, New Haven.

J. J. KENNEDY, (Alderman,) *ex officio*, New Haven.

Attest, JOEL A. SPERRY, *President*.

Attest, CHAS. ATWATER, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF NEW HAVEN. } NEW HAVEN, Nov. 12, 1885.

Then personally appeared Joel A. Sperry, President, and Charles Atwater, Treasurer, of the New Haven & Derby Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

FRANK H. SPERRY,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

THE NEW HAVEN & DERBY RAILROAD COMPANY,
New Haven, Conn.

NEW HAVEN & NORTHAMPTON CO.

*Return of the New Haven & Northampton Company, for the year
ending September 30, 1885.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$204,604.02
From freight transportation,	-	-	-	548,774.78
From United States mails,	-	-	-	9,418.25
From express,	-	-	-	15,674.52
From rents,	-	-	-	3,066.03
From wharfage,	-	-	-	5,025.11
From hoisting,	-	-	-	10,574.72
From weighing,	-	-	-	2,547.02
Total gross earnings,	-	-	-	\$799,684.45

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$116,218.39
For repairs of bridges,	-	-	3,082.00
For repairs of fences,	-	-	989.29
For repairs of buildings and fixtures,	-	-	6,554.34
For repairs of locomotives,	-	-	36,749.87
For repairs of cars,	-	-	49,109.14
For water supply,	-	-	2,238.32
For salaries and labor not included above,	-	-	186,515.09
For fuel for locomotives and cars, —			
19,298 tons of coal,	-	-	62,718.49
For fuel for stations and shops, —			
747 ¹¹ / ₂₂₄₀ tons of coal,	-	-	2,549.74
For oil and waste,	-	-	7,587.63

For damages, losses, and gratuities, —

To persons, - - -	\$673.44	
To property, - - -	1,128.73	\$1,802.17
For insurance, - - -	-	1,715.55
For rent of Holyoke & Westfield Railroad, -	-	28,256.35
For rent of freight cars, - - -	-	10,305.39
For legal expenses, - - -	-	2,291.87
For stationery and printing, - - -	-	3,308.60
For advertising, - - -	-	1,095.98
For contingencies and miscellaneous, - - -	-	5,192.76
For station and train supplies, - - -	-	2,359.44
For telegraph expense, - - -	-	2,108.73
Total operating expenses, - - -	-	<u>\$532,749.14</u>
Net earnings, - - -	-	<u>\$266,935.31</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF THE COSTS OF BETTERMENTS CHARGED TO OPERATING EXPENSES ACCOUNTS.

For land purchased, - - -	\$3,029.87
---------------------------	------------

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Bills and accounts receivable at date of last report,	\$93,790.15
From gross earnings, as stated, - - -	799,684.45
From interest on Holyoke & Westfield Railroad bonds, - - -	3,600.00
From dividends on Holyoke & Westfield Railroad stock, - - -	800.00
From dividends on Southington Water Co., -	15.00
From increase of notes payable, - - -	80,500.00
From increase of coupons due, - - -	890.00
Total, - - -	<u>\$979,279.60</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, - - -	532,749.14
For taxes, - - -	23,902.62

For interest,	-	-	-	-	\$238,217.24
For land purchased,	-	-	-	-	3,029.87
For increase of materials on hand,	-	-	-	-	7,423.73
For decrease of accounts payable,	-	-	-	-	29,581.80
For balance of cash, last report,	-	-	-	-	32,165.86
Bills and accounts receivable this date,	-	-	-	-	90,123.44
Cash on hand to balance,	-	-	-	-	22,085.90
Total,	-	-	-	-	<u>\$979,279.60</u>

GENERAL BALANCE-SHEET.

Assets.

Cost of road,	-	-	-	-	\$5,650,038.40
Cost of equipment,	-	-	-	-	910,957.03
Lands in New Haven, etc.,	-	-	-	-	19,372.81
Stock of Holyoke & Westfield Railroad,	-	-	-	-	20,000.00
Bonds of Holyoke & Westfield Railroad,	-	-	-	-	60,000.00
Stock of Southington Water Co.,	-	-	-	-	1,000.00
Sinking fund,	-	-	-	-	67,500.00
Materials on hand,	-	-	-	-	69,852.75
Due from agents and companies,	-	-	-	-	89,823.44
Bills receivable,	-	-	-	-	300.00
Cash on hand,	-	-	-	-	22,085.90
Total,	-	-	-	-	<u>\$6,910,930.33</u>

Liabilities.

Capital stock,	-	-	-	-	\$2,460,000.00
Seven per cent. bonds, due 1899,	-	-	-	-	1,300,000.00
Six per cent. bonds, due 1909,	-	-	-	-	1,200,000.00
Five per cent. bonds, due 1911,	-	-	-	-	700,000.00
Bills payable,	-	-	-	-	749,500.00
Balances due other companies,	-	-	-	-	44,869.52
Interest on bonds maturing Oct. 1st,	-	-	-	-	64,100.00
Unclaimed dividends,	-	-	-	-	659.00
Income and expenditure account,	-	-	-	-	391,801.81
Total,	-	-	-	-	<u>\$6,910,930.33</u>

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

Bonds guaranteed by this Company, or a lien on its road (H. & W. R. R),	-	-	-	\$260,000.00
--	---	---	---	--------------

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$5,000,000.00
Capital stock authorized by vote of Company,	-	-	2,600,000.00
Capital stock issued, viz.:			
24,600 full shares of \$100 each,	-	-	2,460,000.00
Stock issued for cash,	-	-	1,882,000.00
Stock issued for undivided earnings,	-	-	578,000.00
Amount of stock held in Connecticut,	-	-	805,900.00
Number of stockholders in Connecticut,	-	-	176
Whole number of stockholders,	-	-	255

BONDS OR UNFUNDED DEBT.

First mortgage, due 1899; rate of interest, 7 per cent,	-	-	-	-	-	\$1,300,000.00
Interest paid to date.						
Consolidated mortgage and sinking fund, due 1909, 6 per cent.,	-	-	-	-	-	1,200,000.00
Interest paid to date.						
Northern extension, due 1911, 5 per cent.,	-					700,000.00
Interest paid to date.						
Holyoke & Westfield Railroad bonds, —						
Seven per cent., due 1892, guaranteed,	-					200,000.00
Six per cent., due 1898,	-	-	-			60,000.00
Interest paid to date.						

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:

From New Haven to Plainville, 1848;
 Plainville to Granby, 1850; Granby to
 Northampton, 1857; Farmington to Col-

linsville, 1850; Northampton to Williamsburg, 1869; Collinsville to New Hartford, 1870; Northampton to Conway Junc. and South Deerfield to Turner's Falls, 1881.

Length of main line from New Haven to Conway Junction with Troy & Greenfield Railroad, -	94.64m.
Same in Connecticut, - - -	51.26m.
Length of branches and names, —	
From Farmington to New Hartford, - -	14.09m.
From Simsbury to Tariffville, - -	1.04m.
From Northampton to Williamsburgh, -	7.51m.
From South Deerfield to Turner's Falls, -	10.07m.
Length of all branches, - - - -	32.71m.
Same in Connecticut, - - - -	15.13m.
Length of road (main line and branches) owned by the Company, - - - -	127.35m.
Same in Connecticut, - - - -	66.39m.
Length of sidings, or other tracks not included above, - - - -	27.50m.
Same in Connecticut, - - - -	14.52m.
Length of track of road, including branches and sidings, in single track miles, - -	154.85m.
Same in Connecticut, - - - -	80.91m.
Length of track laid with steel rails (weight per yard, 60 lbs.), - - - -	125.59m.
Same in Connecticut, - - - -	56.89m.
Weight per yard of iron rails in main line, 60 lbs.	
Miles of track laid with steel rails during the year (No. of tons, $801\frac{410}{2240}$, weight per yard, 60 lbs., cost, \$27,240.22), all in renewal of steel.	
Number of new ties put in track during the year (cost, \$1,766.40), - - - -	47,290
Same in Connecticut, - - - -	20,950
Aggregate length of wooden bridges, in feet, -	881
Same in Connecticut, - - - -	662
Number of spans of 25 feet or over, - -	7
Same in Connecticut, - - - -	5
Aggregate length of iron bridges, in feet, -	3,140
Same in Connecticut, - - - -	897.5

Number of spans of 25 feet or over, - -	59
Same in Connecticut, - - -	18
Number of highway crossings over the track, -	18
Same in Connecticut, - - -	8
Number of highway crossings under the track, -	21
Same in Connecticut, - - -	9
Number of highway crossings at grade, - -	133
Same in Connecticut, - - -	78
Number of highway crossings at grade with gates, -	6
Same in Connecticut, - - -	1
Number of highway crossings at grade with flagmen, - - - - -	4
Same in Connecticut, - - -	2
Number of highway crossings at grade with electric signals, - - - - -	3
Same in Connecticut, - - -	2
Number of railroads crossed at grade, and names of each, —	
N. Y. & N. E., at Plainville; Conn. Western, at Simsbury and New Hartford; and Boston & Albany, at Westfield, -	4
Same in Connecticut, - - -	3
Name, termini, and length of each road operated by this Company under lease or contract, —	
Holyoke & Westfield Railroad, branches and side tracks, - - - -	17.22m.
Troy & Greenfield Railroad, Conway Junction to North Adams, - - -	28.44m.
Length of all roads operated by this Company, -	173.01m.
Same in Connecticut, - - -	66.39m.
Number of stations on main line, - - -	19
Same in Connecticut, - - -	12
Number of stations on branches, - - -	10
Same in Connecticut, - - -	4
Number of stations on leased lines, - -	1

EQUIPMENT.

Number of locomotives (not including switching engines), - - - - -	25
Average weight of same, including tender, water, and fuel, - - - - -	68,000 lbs.

Number of switching engines, - - -	3
Number of passenger cars, - - -	22
Number of baggage and mail cars, - - -	15
Number of merchandise cars, - - -	138
Number of coal, gravel, and other cars, - - -	399
Number of locomotives equipped with train brakes, - - -	28
Number of cars equipped with train brakes, - - -	37
Name of brake, - - - American and Westinghouse.	
Number of passenger train cars equipped with patent platform, buffer, and coupler, - - -	37
Name of patent, - - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, - - -	.0235
Average rate of fare per mile from all passengers, - - -	.0235
Total number of passengers carried, - - -	490,453
Passenger mileage, or passengers carried one mile, - - -	8,723,359
Miles run by passenger trains, - - -	392,056
Miles run by freight trains, - - -	211,218
Miles run by all other trains, - - -	75,310
Total miles run, - - - - -	678,584
Total number of tons of freight carried, - - -	448,714
Freight mileage, or tons carried one mile, - - -	24,232,389
Average rate of freight per ton per mile, - - -	.0223
Number of men employed in operating road, in- cluding officers, - - - - -	528

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1884.

Nov. 11. D. Ackerman, walking on the track two miles south of Granby, was struck by train and killed.

Nov. 26. Oscar Hendricks, in crossing track on Shelton avenue, New Haven, was struck by train and fatally injured.

1885.

Jan. 2. John Cronin, boy, in boarding a freight train while switching at Southington, fell from it and was fatally injured.

Jan. 5. W. W. Nellis, a peddler, while crossing the tracks at Collinsville, was struck by train and somewhat injured.

Feb. 21. James Hickey, brakeman, injured while shackling cars at Granby.

Mar. 1. Charles Weatherbee, caught between cars while switching at New Haven, not seriously injured.

Mar. 2. Robert Callen, brakeman, fell from freight train at Mount Carmel, not seriously injured.

May 27. Joseph Lyon, brakeman, caught between platform and freight cars while switching at New Haven, not seriously injured.

Aug. 18. Geo. Avington, brakeman, while riding on cars with long timber, was swept off by timber canting and striking bridge above Plainville. He was killed.

Sept. 22. Dennis Buckley, while lying on track near Unionville, was struck by train and killed.

OFFICERS.

President, CHARLES N. YEAMANS, New Haven, Conn.

Secretary, EDWARD A. RAY, New Haven, Conn.

Treasurer, EDWARD A. RAY, New Haven, Conn.

Superintendent, STACY B. OPDYKE, JR., New Haven, Conn.

General Ticket Agent, EDWARD A. RAY, New Haven, Conn.

General Freight Agent, MARTIN C. PARKER, New Haven, Conn.

BOARD ON DIRECTORS.

CHARLES N. YEAMANS, New Haven, Conn.

GEORGE J. BRUSH, New Haven, Conn.

DANIEL TROWBRIDGE, New Haven, Conn.

HORATIO-G. KNIGHT, Easthampton, Mass.

GEORGE H. WATROUS, New Haven, Conn.

WILLIAM D. BISHOP, Bridgeport, Conn.

CHARLES M. POND, Hartford, Conn.

EZEKIEL H. TROWBRIDGE, New Haven, Conn.

EDWARD M. REED, New Haven, Conn.

Attest, CHARLES N. YEAMANS, *President*.

Attest, EDWARD A. RAY, *Treasurer*.

STATE OF CONNECTICUT,
COUNTY OF NEW HAVEN, }

November 12, 1885.

Then personally appeared Charles N. Yeamans, President, and Edward A. Ray, Treasurer, of the New Haven & Northampton Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

CLARENCE E. THOMPSON,

Commissioner of Superior Court, State of Connecticut.

PROPER ADDRESS OF THE COMPANY.

NEW HAVEN & NORTHAMPTON COMPANY,
154 Water Street, New Haven, Conn.

NEW LONDON NORTHERN RAILROAD.

*Return of the New London Northern Railroad Company, for the year
ending September 30, 1885.*

LESSEES' ACCOUNT OF EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$201,280.90
From freight transportation,	-	-	-	324,308.34
From United States mails,	-	-	-	7,049.97
From express,	-	-	-	9,115.45
From rents,	-	-	-	10,304.69
Total gross earnings,	-	-	-	\$552,059.35

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$63,664.46
For repairs of bridges,	-	-	5,904.64
For repairs of fences,	-	-	2,841.16
For repairs of buildings and fixtures,	-	-	5,077.16
For repairs of locomotives,	-	-	17,338.35
For repairs of cars,	-	-	17,270.05
For salaries and labor not included above,	-	-	109,139.28
For fuel for locomotives and cars,—			
11,151 tons of coal,	-	\$43,432.25	
2,553 cords of wood,	-	9,184.56	52,616.81
For fuel for stations and shops,—			
501 tons of coal,	-	\$2,262.15	
150 cords of wood,	-	637.50	2,899.65
For oil and waste, -	-	-	4,231.11

For damages, losses, and gratuities,—

To persons, - - -	\$75.00	
To property, - - -	992.45	\$1,067.45
For insurance, - - -	-	1,825.00
For stationery, printing, and advertising, -	-	3,437.33
For water supply, - - -	-	916.56
For train supplies, - - -	-	899.64
For station supplies, - - -	-	1,978.50
For mileage freight cars, - - -	-	18,503.56
For contingencies and miscellaneous, - - -	-	2,997.94
For taxes, - - -	-	24,844.85
Total operating expenses and taxes, -		<u>\$337,453.50</u>
Net earnings, - - -		<u>\$214,605.85</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

[Company's Account.]

Cash on hand at date of last report, - -	\$29,966.71
Bills and accounts receivable at date of last report, - -	228,944.33
From rent of roads and other rents, - -	210,731.13
From interest, - - -	37,203.60
From sale of four per cent. bonds, - -	300,000.00
From premium on same, - - -	4,530.00
From unpaid dividends, - - -	310.50
From unpaid coupons, - - -	2,564.50
Total, - - -	<u>\$814,250.77</u>

STATEMENT OF TOTAL EXPENDITURES.

For general expenses, - - -	\$8,333.87
For interest, - - -	101,391.49
For dividends (number 4; rate per cent. $1\frac{1}{2}$), -	90,000.00
Dates when paid,—	
October, January, April, July.	
For purchase of land, - - -	29,860.00
For six per cent. bonds due September 1st, -	300,000.00
For decrease of accounts payable, - -	54.64

For old dividends,	-	-	-	-	\$321.00
For old coupons,	-	-	-	-	789.50
Bills and accounts receivable this date,	-	-	-	-	238,893.15
Cash on hand to balance,	-	-	-	-	44,607.12
Total,	-	-	-	-	<u>\$814,250.77</u>

GENERAL BALANCE-SHEET.

[Company's Account.]

Assets.

Construction account,	-	-	-	-	\$2,801,461.63
Equipment account,	-	-	-	-	248,420.44
Bonds of Brattleboro & Whitehall Railroad,	-	-	-	-	150,000.00
Steamboat property,	-	-	-	-	93,170.00
Accounts receivable,	-	-	-	-	238,893.15
Cash on hand,	-	-	-	-	44,607.12
Total,	-	-	-	-	<u>\$3,576,552.34</u>

Liabilities.

Capital stock,	-	-	-	-	\$1,500,000.00
Funded debt,	-	-	-	-	1,499,500.00
Unfunded debt,	-	-	-	-	175,000.00
Dividends unpaid,	-	-	-	-	1,243.75
Coupons unpaid,	-	-	-	-	2,719.84
Profit and loss,	-	-	-	-	398,088.75
Total,	-	-	-	-	<u>\$3,576,552.34</u>

GENERAL INFORMATION.

[Company's Account.]

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	-	\$2,000,000.00
Capital stock authorized by vote of Company,	-	-	-	1,500,000.00
Capital stock issued, viz.:				
15,000 full shares of \$100 each,	-	-	-	1,500,000.00
Stock issued for cash,	-	-	-	340,673.33

Stock issued for bonds, - - -	\$1,102,660.00.
Stock issued for stock of Amherst, Belchertown & Palmer Railroad Company, - -	56,666.67
Amount of stock held in Connecticut, - -	946,500.00
Number of stockholders residing in Connecticut, -	218
Whole number of stockholders, - - -	336

BONDS OR UNFUNDED DEBT.

First mortgage, due 1885; rate of interest, 6 per cent., - - - - -	\$300,000.00
Interest paid to September 1, 1885.	
Second mortgage, due 1892; rate of interest 7 per cent., - - - - -	387,500.00
Interest paid to June 1, 1885.	
Consolidated mortgage, due 1910; rate of interest, 5 per cent., - - - - -	812,000.00
Interest paid to July 1, 1885.	
Consolidated mortgage, due 1910; rate of interest, 4 per cent., - - - - -	300,000.00
Issued September 1, 1885.	

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.:	
From New London to Palmer, 1849; Palmer to Amherst, —; Amherst to Miller's Falls, 1867; Miller's Falls to Brattleboro, Vt., —.	
Length of main line from New London to Brat- tleboro, - - - - -	121.00m.
Same in Connecticut, - - - - -	56.00m.
Length of road (main line) owned by the Com- pany, - - - - -	121.00m.
Same in Connecticut, - - - - -	56.00m.
Length of sidings, or other tracks not included above, - - - - -	27.32m.
Same in Connecticut, - - - - -	13.98m.
Length of track of road, including sidings, in single track miles, - - - - -	148.32m.
Same in Connecticut, - - - - -	69.98m.

Length of track laid with steel rails, - - -	66.00m.
Same in Connecticut, - - -	56.00m.
Weight per yard of iron rails in main line, 56 and 60 lbs.	
Miles of track laid with steel rails during the year (No. of tons, 108; weight per yard, 60 lbs.; cost, \$2,653.64), - - -	2.00m.
Number of new ties put in track during the year, (cost, \$15,822.90), - - -	45,854
Same in Connecticut, - - -	25,678
Aggregate length of wooden bridges, in feet, -	12,252
Same in Connecticut, - - -	6,176
Number of spans of 25 feet or over, - - -	39
Same in Connecticut, - - -	21
Aggregate length of iron bridges, in feet, -	629
Same in Connecticut, - - -	609
Number of spans of 25 feet or over, all in Connecticut, - - -	6
Aggregate length of stone arch bridges, in feet, all in Connecticut, - - -	30
Number of highway crossings over the track, -	4
Same in Connecticut, - - -	3
Number of highway crossings under the track, -	4
Same in Connecticut, - - -	2
Number of highway crossings at grade, - - -	106
Same in Connecticut, - - -	71
Number of highway crossings at grade, with flagmen, - - -	4
Same in Connecticut, - - -	3
Number of railroads crossed at grade, and names of each:	
New York & New England in Connecticut;	
Boston & Albany, and Springfield & North-	
eastern in Massachusetts, - - -	3
Length of all roads operated by lessees, -	121.00m.
Same in Connecticut, - - -	56.00m.
Number of stations on main line, - - -	45
Same in Connecticut, - - -	23

EQUIPMENT.

Number of locomotives (not including switching engines),	- - - - -	22
Average weight of same, including tender, water, and fuel,	- - - - -	45 tons.
Number of switching engines,	- - - - -	1
Number of passenger cars,	- - - - -	13
Number of baggage and mail cars,	- - - - -	11
Number of merchandise cars,	- - - - -	104
Number of coal, gravel, and other cars,	- - - - -	244
Number of locomotives equipped with train brakes,	- - - - -	14
Number of cars equipped with train brakes,	- - - - -	24
Name of brake,	- - - - - Westinghouse Automatic.	
Number of passenger train cars with patent platform, buffer, and couplers,	- - - - -	24
Name of patent,	- - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers,	- - - - -	.0330
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,	- - - - -	.0072
Average rate of fare per mile from all passengers,	- - - - -	.0318
Total number of passengers carried,	- - - - -	407,351
Passenger mileage, or passengers carried one mile,	- - - - -	6,326,073
Miles run by passenger trains,	- - - - -	241,373
Miles run by freight trains,	- - - - -	275,015
Miles run by all other trains,	- - - - -	1,737
Total miles run,	- - - - -	518,125
Total number of tons of freight carried,	- - - - -	417,651
Freight mileage, or tons carried one mile,	- - - - -	19,794,840
Average rate of freight per ton per mile,	- - - - -	.0164
Number of men employed in operating road, including officers,	- - - - -	450

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1885.

April 13. A man supposed to be John Geary of Westerly, was run over by train No. 2, at Norwich, and fatally injured.

June 19. A boy was run over at New London by switching engine and instantly killed.

July 4. A passenger, said to be James Patterson, jumped from train No. 17, at Mansfield, and was fatally injured.

July 15. A boy, by the name of Lawrence Shehan, while playing on the track, was run over by a freight train at Norwich.

OFFICERS.

President, ROBERT COIT, New London, Conn.

Secretary, J. A. SOUTHARD, New London, Conn.

Treasurer, ROBERT COIT, New London, Conn.

Superintendent, C. F. SPAULDING, New London, Conn.

Auditor, E. G. LUCAS, St. Albans, Vt.

General Ticket Agent, S. W. CUMMINGS, St. Albans, Vt.

General Freight Agent, C. F. SPAULDING, New London, Conn.

BOARD OF DIRECTORS.

ROBERT COIT, New London, Conn.

WILLIAM W. BILLINGS, New London, Conn.

WILLIAM H. BARNES, New London, Conn.

BENJAMIN STARK, New London, Conn.

AUGUSTUS BRANDEGEE, New London, Conn.

JONATHAN N. HARRIS, New London, Conn.

C. A. WILLIAMS, New London, Conn.

THOMAS RAMSDELL, Windham, Conn.

C. H. OSGOOD, Norwich, Conn.

WILLIAM H. HILL, Boston, Mass.

JAMES A. RUMRILL, Springfield, Mass.

Attest, ROBERT COIT, *President*.

Attest, ROBERT COIT, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF NEW LONDON. } NEW LONDON, NOV. 13, 1885.

Then personally appeared Robert Coit, President and Treasurer of the New London Northern Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

JUSTUS A. SOUTHARD,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

NEW LONDON NORTHERN RAILROAD COMPANY,
New London, Conn.

NEW YORK & CONNECTICUT AIR LINE RAILWAY.

*Return of the New York & Connecticut Air Line Railway Company,
for the year ending September 30, 1885.*

GENERAL BALANCE-SHEET.

Assets.

Expended on embankment, excavation, bridges, masonry, etc.,	-	-	-	-	\$58,829.50
Expended for right of way,	-	-	-	-	15,688.54
Expended for engineering, etc.,	-	-	-	-	35,404.00
Expended for organization, counsel fees, and pro- curing acceptance of line,	-	-	-	-	45,205.96
Total,	-	-	-	-	<u>\$155,128.00</u>

Liabilities.

Capital stock subscribed (4,511 shares),	-	-	-	-	\$120,042.00
Bills payable,	-	-	-	-	35,086.00
Total,	-	-	-	-	<u>\$155,128.00</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$6,000,000.00
Capital stock authorized by vote of Company,	-	-	6,000,000.00
No certificates have been issued.			
Amount credited on 4,511 shares not issued,	-	-	120,042.00
Amount of stock subscribed in Connecticut,	-	-	52,800.00
Number of subscribing stockholders residing in Connecticut,	-	-	15
Whole number of subscribing stockholders,	-	-	32

DESCRIPTION OF ROAD.

Length of main line from New York State line to
 New Haven, - - - - - 43.38m.

This road filed its articles of association October 21, 1881, to build a railroad from New Haven to the New York State line, at Port Chester, connecting with the New York & Eastern Railroad to New York City. The line as located was approved by the Railroad Commissioners November 20, 1883, and the time was extended by them to commence construction and expend ten per cent. of its subscribed capital thereon to March 22, 1884. Immediately after acceptance the right of way was purchased and work of grading commenced in the towns of Greenwich, Stamford, Westport, Fairfield, Bridgeport, Stratford, Milford, and Orange. The amount expended from Nov. 20, 1883, to March 22, 1884, was \$55,027.54, as appears by certified copy of certificate filed with the Secretary of State, attached hereto. On account of the general depression in business, work of construction was discontinued in May following. The apparent gradual improvement in that direction warrants the Company in believing that it may be resumed at an early date.

ORDER No. —.

1ST AND 2D DIVISION.

WORK OF CONSTRUCTION UP TO MARCH 22, 1884.

This is to certify that the work done by the contractors on Division No. 1, from West Haven to Westport, including rock and earth excavation, bridge and culvert masonry, up to March 22, 1884. Total amount, - - \$18,098.54

Work done by the contractors on the Second Division, between Westport and the New York State line, including rock and earth excavation, bridge and culvert masonry, up to March 22, 1884. Total amount, - - 19,367.69

Right of way purchased, including expenses, - 15,716.88

Engineering, including expenses, - - 1,844.43

Total, - - - - - \$55,027.54

NORWALK, CONN., March 27, 1884.

I certify, that the items specified in the above order were duly authorized and contracted for, and were used for the benefit of the New York & Connecticut Air Line Railway Company.

S. E. OLMSTEAD, *President*.

W. B. SCHUBARTH, *Chief Engineer*.

STATE OF CONNECTICUT, }
FAIRFIELD COUNTY. } ss. NORWALK, March 28, A.D. 1884.

Then and there personally appeared S. E. Olmstead and W. B. Schubarth, and made solemn oath that the within certificate by them subscribed, as President and Chief Engineer, is a true statement of expenditure for construction for said New York & Connecticut Air Line Railway Company up to March 22, 1884.

Before me,

[L. S.]

HENRY K. SELLECK,

Notary Public.

Received and filed Nov. 16, 1885.

STATE OF CONNECTICUT, }
OFFICE OF SECRETARY OF STATE. } ss.

I hereby certify that the foregoing is a true copy of record in this office. In testimony whereof, I have hereunto set my hand and affixed the seal of said State, at Hartford, the sixteenth day of November, A.D. 1885.

[SEAL.]

CHARLES A. RUSSELL,

Secretary of State.

President, H. R. PARROTT, Bridgeport, Conn.

Vice-President, SHELDON COLLINS, New York, N. Y.

Secretary, THOMAS N. BROWNE, New York, N. Y.

Treasurer, C. V. SIDELL, New York, N. Y.

BOARD OF DIRECTORS.

S. E. OLMSTEAD (deceased), Norwalk, Conn.

E. K. LOCKWOOD, Norwalk, Conn.

GEO. R. COWLES, Norwalk, Conn.

A. L. WINTON, Bridgeport, Conn.

H. R. PARROTT, Bridgeport, Conn.

W. T. MINOR, Stamford, Conn.

IRA G. BRIGGS, Voluntown, Conn.

C. V. SIDELL, New York, N. Y.

SHELDON COLLINS, New York, N. Y.

W. T. BLACK, New York, N. Y.

H. C. HEPBURN, New York, N. Y.

C. D. INGERSOLL, New York, N. Y.

W. W. DOUGLAS, Providence, R. I.

Attest, HENRY R. PARROTT, *President.*

Attest, CORNELIUS V. SIDELL, *Treasurer.*

STATE OF NEW YORK, }
CITY AND COUNTY OF NEW YORK. } ss. November 14, 1885.

Then personally appeared Henry R. Parrott, President, and Cornelius V. Sidell, Treasurer, of the New York & Connecticut Air Line Railway Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

GEORGE J. PEET, *Notary Public.*

New York County.

PROPER ADDRESS OF THE COMPANY.

NEW YORK AND CONNECTICUT AIR LINE RAILWAY
COMPANY,

Norwalk, Conn.

NEW YORK & NEW ENGLAND R. R.

*Return of the New York & New England Railroad Company for
the year ending September 30, 1885.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$1,139,915.34
From freight transportation,	-	-	-	1,839,999.25
From United States mails,	-	-	-	45,849.03
From express,	-	-	-	98,461.00
From rents,	-	-	-	55,685.21
From miscellaneous earnings,	-	-	-	100,500.84
Total gross earnings,	-	-	-	\$3,280,410.67

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$345,099.71
For repairs of bridges,	-	-	24,035.42
For repairs of fences,	-	-	26,821.38
For repairs of buildings and fixtures,	-	-	57,736.81
For repairs of locomotives,	-	-	171,548.35
For repairs of cars,	-	-	164,015.57
For repairs of machinery and tools,	-	-	27,043.07
For salaries and labor not included above,	-	-	896,971.33
For fuel for locomotives and cars, —			
82,894 $\frac{1376}{2000}$ tons of coal,	-	-	287,353.34
For fuel for stations and shops, —			
6,423 $\frac{1419}{2000}$ tons of coal,	-	-	24,235.25
For oil and waste,	-	-	14,944.89
For damages, losses, and gratuities, —			
To persons,	-	-	\$34,529.59
To property,	-	-	12,139.26
For insurance,	-	-	11,834.08

For rent of other roads, —

Newburgh, Dutchess & Conn.,	\$22,306.58	
Norwich & Worcester, -	72,675.58	
Rhode Island & Mass., -	20,000.00	
Boston & Albany, -	5,250.00	
Springfield & New London,	5,500.00	
Rockville, - - -	4,400.00	\$130,132.16
For stationery and printing, -	.	20,663.58
For advertising, - - -	- -	14,013.12
For rent of depot grounds and buildings, - - -	- -	30,552.81
For hire of cars, - - -	- -	11,911.62
For expenses of stations, - -	- -	33,503.12
For legal expenses, - - -	- -	33,747.43
For expenses of general offices, -	- -	3,265.06
For water station expenses, -	- -	20,485.71
For miscellaneous, - - -	- -	7,705.45
Total operating expenses, - - -	- -	\$2,404,288.11
Net earnings, - - - -	- -	\$876,122.56

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, - -	\$79,061.21
Bills and accounts receivable at date of last report,	424,940.30
From gross earnings, as stated, - - -	3,280,410.67
From Hudson River Transfer, - - -	7,793.94
From car mileage, - - -	15,470.45
From decrease of liabilities, - - -	5,214.79
From increase of accounts payable, - -	22,064.28
From decrease of materials, - - -	95,055.69
From increase of funded indebtedness, etc., -	134,285.68
Total, - - - -	\$4,064,297.01

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, - -	\$2,404,288.11
For taxes, - - - -	82,303.47
For interest, - - - -	992,535.72

For extension of double track, -	\$14,517.01	
For transfer wharf and float, Boston, -	12 523.69	
For Willimantic facilities, -	10,657.38	
For interlocking signals, -	6,515.52	
For right of way, -	3,719.14	
For underlying liens bought, -	2,648.25	
	<u>\$50,580.99</u>	
For loss on account of sale of real estate, etc., - - -	6,595.52	43,985.47
For accounts charged off, —		
Boston grain elevator, - - -	- - -	1,007.10
Worthless accounts, - - -	- - -	671.53
Commission on sale of first mortgage bonds, -	-	21,991.51
Bills and accounts receivable this date, -	-	472,453.12
Cash on hand to balance, - - -	- - -	45,060.98
Total, - - - - -	- - - - -	<u>\$4,064,297.01</u>

GENERAL BALANCE-SHEET.

Assets.

To railroad equipment and property represented by B. & E. R. R., "Berdell bonds," -	\$20,000,000.00
To underlying liens paid to obtain possession and improvement of constructed road, - -	7,798,570.24
*To equipment purchased through and still belonging to Car Trusts, - - - -	1,471,000.24
To equipment belonging to Company, - -	2,324,672.13
To purchase of South Boston Flats, - -	1,549,390.00
To purchase of Drake's wharf, Boston, - -	131,000.00
To purchase of Piper wharf, Boston, - -	260,000.00
To extension of road west of Waterbury, -	2,689,217.71
To steamer "Wm. T. Hart," cost, less depreciation, -	152,912.71
To bonds and stock of Conn. Central Railroad, -	290,377.69
To stock of New England Transfer Company, -	40,900.00
Total permanent investments, - - -	36,708,040.72

* This represents value of equipment belonging to Car Trusts, and passes to the Company only on payment of debt shown on the reverse side of the balance-sheet.

To supplies and materials on hand,	-	-	\$219,651.08
To balance due from agents and conductors,	-	-	172,981.16
To balance due from companies and individuals,	-	-	251,127.96
To debit balances,	-	-	2,344.00
To capital stock formerly held by the Commonwealth of Massachusetts, now in hands of			
Trustee,	-	-	46,000.00
To cash,	-	-	45,060.98
To profit and loss deficit,	-	-	693,781.77
Total,	-	-	<u>\$38,138,987.67</u>

Liabilities.

By capital stock, —

Amount actually issued,	\$18,699,000.00	
B., H. & E. R. R., Berdell bonds, convertible into stock,	-	1,301,000.00
		<u>\$20,000,000.00</u>

By bonded debt, —

First mortgage bonds, 7 per cent.,	-	-	\$6,000,000.00
First mortgage bonds, 6 per cent.,	-	-	4,000,000.00
Second mortgage bonds, 6 per cent.,	-	-	4,031,000.00
			<u>14,031,000.00</u>

By funded indebtedness incurred for purchase of
property, secured by property purchased, —

Mort. note, Drake's wharf,	\$125,000.00	
B. & A. R. R. note, (50 acre lot, South Boston Flats),	-	300,000.00
Balance due Commonwealth of Massachusetts,	-	986,532.00
Balance due Piper's wharf,	-	235,000.00
Balance due account Car Trust equipment,	-	258,071.56
		<u>1,904,603.56</u>

By notes payable,	-	-	385,367.65
By unpaid interest,	-	-	634,286.98

By credit balances,	-	-	-	-	\$30,267.17
By balance due companies and individuals,	-	-	-	-	1,153,462.31
Total,	-	-	-	-	\$38,138,987.67

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$20,000,000.00
Capital stock authorized by vote of Company,	-	-	20,000,000.00
Capital stock issued, viz.,—			
186,990 full shares of \$100 each,	-	-	18,699,000.00
Berdell bonds, entitling holders of same to			
13,010 shares.			
Stock issued in exchange for Berdell bonds,	-	-	18,699,000.00
Amount of stock held in Connecticut, not includ-			
ing Berdell bonds,	-	-	79,900.00
Number of stockholders residing in Connecticut,			
not including Berdell bondholders,	-	-	21
Whole number of stockholders, not including Ber-			
dell bondholders,	-	-	1,362

BONDS OR UNFUNDED DEBT.

First mortgage, due January 1, 1905; rate of in-			
terest, 7 per cent.,	-	-	6,000,000.00
First mortgage, due January 1, 1905; rate of in-			
terest, 6 per cent.,	-	-	4,000,000.00
Interest paid to January 1, 1885.			
Second mortgage, due August 1, 1902; rate of in-			
terest, 6 per cent.,	-	-	4,031,000.00
Interest paid to February 1, 1885.			

DESCRIPTION OF ROAD.

Date when road or different portions thereof, were opened for use, viz.,—

From Boston, Mass., to Putnam, Conn., 1855; from Putnam, Conn., to Willimantic, Conn., 1872; from Willimantic, Conn., to Hartford, Conn., 1849; from

Hartford, Conn., to Bristol, Conn., 1850;
 from Bristol, Conn., to Waterbury, Conn.,
 1855; from Waterbury, Conn., to Fish-
 kill-on-Hudson, N. Y., 1881; from Provi-
 dence, R. I., to Willimantic, Conn.,
 1854; from East Thompson, Conn., to
 Southbridge, Mass., 1867; from Cook
 Street, Mass., to Woonsocket, R. I., 1863.

Length of main line from Boston to Hopewell Junction, - - - - -	215.04m.
Same in Connecticut, - - - - -	134.12m.
Length of main line from Wicopee Junction to Fishkill-on-Hudson, - - - - -	1.80m.
Length of main line from Willimantic to Providence, - - - - -	58.50m.
Same in Connecticut, - - - - -	32.18m.
Total length of main line, - - - - -	275.34m.
Total length of main line in Connecticut, - - - - -	166.30m.
Length of branches and names from —	
Dedham Junction to Dedham, - - - - -	1.52m.
Cook Street to Woonsocket, - - - - -	28.41m.
Charles River to Ridge Hill, - - - - -	1.64m.
East Thompson to Southbridge, - - - - -	17.37m.
Same in Connecticut, - - - - -	5.35m.
Dorrance Street, Providence, - - - - -	.82m.
Freight branch, Hartford, - - - - -	.67m.
Length of all branches, - - - - -	50.43m.
Same in Connecticut, - - - - -	6.02m.
Length of road (main line and branches) owned by the Company, - - - - -	325.77m.
Same in Connecticut, - - - - -	172.32m.
Length of double track road (in main line), - - - - -	108.10m.
Same in Connecticut, - - - - -	56.10m.
Length of sidings, or other tracks not included above, - - - - -	117.68m.
Same in Connecticut, - - - - -	56.33m.
Length of track of road, including branches and sidings, in single track miles, - - - - -	551.55m.
Same in Connecticut, - - - - -	284.75m.

Length of track laid with steel rails (weight per yard, 60 and 66 lbs.),	- - -	389.98m.
Same in Connecticut,	- - -	213.31m.
Weight per yard of iron rails (only on Providence division) in main line, 60 lbs.; in branches, 56 and 66 lbs.		
Miles of track laid with steel rails during the year (No. of tons, 1,645.72; weight per yard, 60 and 66 lbs.; cost, \$47,500.72),	- - -	17.09m.
Same in Connecticut,	- - -	6.61m.
Number of new ties put in track during the year (cost, \$47,530.86),	- - -	130,614
Same in Connecticut,	- - -	61,156
Aggregate length of wooden bridges, in feet,	-	22,098
Same in Connecticut,	- - -	10,352
Number of spans of 25 feet or over,	- -	114
Same in Connecticut,	- - -	59
Aggregate length of iron bridges, in feet,	-	3,148
Same in Connecticut,	- - -	1,708
Number of spans of 25 feet or over,	- -	48
Same in Connecticut,	- - -	23
Aggregate length of stone arch bridges, in feet,		955
Same in Connecticut,	- - -	376
Number of highway crossings over the track,	-	83
Same in Connecticut,	- - -	29
Number of highway crossings under the track,	-	77
Same in Connecticut,	- - -	39
Number of highway crossings at grade,	- -	361
Same in Connecticut,	- - -	224
Number of highway crossings at grade with gates,		32
Same in Connecticut,	- - -	18
Number of highway crossings at grade with flagmen,	- - -	27
Same in Connecticut,	- - -	8
Number of highway crossings at grade with electric signals,	- - -	6
Same in Connecticut,	- - -	4
Number of railroads crossed at grade, and names of each,	- - -	18
Same in Connecticut,	- - -	13

Naugatuck Railroad at Waterbury; Hartford & Conn. Valley Railroad at Hartford; New Hav. & Northampton Railroad at Plainville; Shepaug Railroad at Hawleyville; Old Colony Railroad at Walpole and Medfield; Housatonic Railroad at Hawleyville and Danbury; Norwich & Worcester Railroad at Webster, Putnam, and Plainfield; Milford, Franklin & Providence Railroad at Bellingham; Providence & Springfield Railroad at Providence; New London Northern Railroad at Willimantic; New York, New Haven & Hartford Railroad three times at Hartford and once at New Britain.

Name, termini, and length of each road operated by this Company under lease or contract, -	119.08m.
Same in Connecticut, - - -	80.98m.
Rhode Island & Massachusetts Railroad, Franklin to Valley Falls, - -	13.60m.
Norwich & Worcester Railroad, - -	66.40m.
Same in Connecticut, - - -	49.07m.
Rockville Railroad, Vernon to Rockville, - -	4.40m.
Springfield & New London Railroad, Springfield to State Line, - -	7.17m.
Connecticut Central & Melrose Branch, State Line to East Hartford, - -	27.50m.
Length of all roads operated by this Company, not including Norwich & Worcester Railroad, - - - - -	378.45m.
Same in Connecticut, - - -	204.23m.
Number of stations on main line, - -	124
Same in Connecticut, - - -	60
Number of stations on branches, - - -	24
Same in Connecticut, - - -	1
Number of stations on leased lines, - -	51
Same in Connecticut, - - -	31

EQUIPMENT.

Number of locomotives (not including switching engines),	- - - - -	131
Average weight of same, including tender, water, and fuel,	- - - - -	67 tons.
Number of switching engines,	- - - - -	16
Number of passenger cars,	- - - - -	151
Number of baggage and mail cars,	- - - - -	41
Number of merchandise cars,	- - - - -	1,480
Number of coal, gravel, and other cars,	- - - - -	2,292
Number of locomotives equipped with train brakes,	- - - - -	95
Number of cars equipped with train brakes,	- - - - -	192
Name of brake,	- - - - -	Westinghouse.
Number of passenger train cars with patent platform, buffer, and coupler,	- - - - -	192
Name of patent,	- - - - -	Miller and Janney Combination.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this Company, excluding season ticket passengers,	- - - - -	.0207
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket,	- - - - -	.0079
Average rate of fare per mile from all passengers,	- - - - -	.0192
Total number of passengers carried,	- - - - -	4,620,579
Passenger mileage, or passengers carried one mile,	- - - - -	58,818,387
Miles run by passenger trains,	- - - - -	1,195,799
Miles run by freight trains,	- - - - -	910,965
Miles run by all other trains,	- - - - -	604,021
Total miles run,	- - - - -	2,710,785
Total number of tons of freight carried,	- - - - -	1,715,661
Freight mileage, or tons carried one mile,	- - - - -	107,639,953
Average rate of freight per ton per mile,	- - - - -	.0171
Number of men employed in operating road, including officers,	- - - - -	2,876

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

Date and Location.	Name of Injured Person.	Cause and Extent of Injury.	Causes within par- ty's control.			INJURED.			KILLED.		
			Yes	"	"	Passengers.	Employees.	Others.	Passengers.	Employees.	Others.
1884. Oct. 3, Hartford, 5, Hartford, 8, Hartford,	James W. Creleth, Wylie Crosson, J. E. Morgan,	Injured while coupling cars. Foot caught between drawheads of cars. While leaning over car steps, was knocked off by switch light.	Yes	"	"		1	1			
13, Hawleyville, 30, E. Thompson, Nov. 7, E. Thompson, 11, Willimantic, 19, Putnam, 19, Putnam, 29, Waterbury, Dec. 13, E. Hartford, 21, E. Hartford,	Martin Heathman, W. J. Bigelow, George McInnis, George Dennis, Clarence Warren, Peter Welch, Bridget Hennesey, Cornelius McAuliff, John Ledwick,	Jumped from train in motion. Fell through bridge and wrist broken. Finger jammed while coupling. Finger injured while coupling. Head injured while coupling. Foot caught between rail and side of car. Struck while crossing track. Finger bruised in coupling. In stepping off train slipped and hurt knee-pan.	"	"	"	1	1				1
1885. Jan. 19, New Britain, 20, Willimantic,	Daniel Sullivan, John Herchy,	Knocked off top of car by projecting roof. Hand injured while coupling.	"	"	"		1	1			

Feb.	20, Bristol,	Robert Patten,	Slipped on ice while coupling hose.	1	1	1	1	1
	13, Willimantic,	Joseph Allen,	Was struck in the attempt to cross track in wagon.					
	14, Hartford,	M. J. Brown,	In boarding moving car fell and was run over.	1	1			
Mar.	14, No. Windham,	Frank Hendrickson,	Fell off a section car and was run over.					
	9, New Britain,	Edward Mulligan,	Struck while crossing track in team.	1	1			
April	26, E. Hartford,	Cornelius McAuliff,	Hand bruised while coupling cars.					
	2, Willimantic,	Charles Bell,	Foot injured in boarding train.	1				
	8, New Britain,	Kate Tobin,	Struck by train while walking on track.					
Nov.	9, Bristol,	M. C. Thayer,	Finger injured in coupling.	1	1			
	24, Danbury,	Howard Smith,	Foot caught between bumpers of cars.					
	24, Willimantic,	John Burke,	Stepped on pilot of moving engine, slipped, and was run over.					
	26, Willimantic,	John Connors,	Struck and run over by engine in yard.					
	29, Hampton,	Anthony Rock,	Fell between cars and was run over.					
	29, Charter Oak,	Frank Holcomb,	Jumped from train in motion and was run over.					
June	18, Sandy Hook,	Daniel Kane,	Found dead on track, probably run over.	1	1			
	20, Willimantic,	Wm. Bennett, Patrick Connelly, J. Mack,	Run over while asleep on track.					
	22, New Britain,	Mrs. Phoebe Bailey,	Injured in jumping from train.					
July	1, Hartford,	Nancy Henderson,	Struck while walking on track.					
	7, Forestville,	Michael Doyle,	Jumped from train while in motion.	1				
	17, Hadley's,	John Anderson,	Fell off top of freight car and was run over.					
	17, Hartford,	John Kearin,	Arm injured while coupling cars.	1	1			
Aug.	13, Hartford,	H. H. Rizzy,	Run over while asleep on track.					
	15, Waterbury,	L. Jerean,	Struck while crossing track.					
	18, Pratt's,	Mary J. Mahoney,	Struck while walking on track.	1	1			
	21, Talcottville,	Thomas McKearney,	Struck by engine while walking on track.					
Sept.	1, Elliott's,	Unknown man,	Body found on track probably run over.	1	1			
	17, Putnam,	W. J. Leander,	Struck while walking on track.					
	19, Willimantic,	James O. McManus,	Thumb injured while coupling.	1	1			
	21, Willimantic,	J. H. Joyce,	Hurt while examining portion of his engine.	1	1			
Total number of accidents, 43. Due to causes within party's control, 43. Due to causes beyond party's control, 0.				43	4	19	8	8
							2	4

OFFICERS.

President, WILLIAM T. HART, Boston, Mass.

Receiver, CHARLES P. CLARK, Newton, Mass.

Secretary, JAMES W. PERKINS, Salem, Mass.

Treasurer, GEORGE B. PHIPPEN, Boston, Mass.

General Superintendent, WILLIAM H. TURNER, Boston, Mass.

Division Superintendents, —

E. G. ALLEN, Boston, Mass.

E. HOLBROOK, Hartford, Conn.

L. W. PALMER, Providence, R. I.

C. H. PLATT, Fishkill-on-Hudson, N. Y.

E. H. TUCKER, Needham, Mass.

Auditor, HIRAM M. KOCHERSPERGER, Boston, Mass.

General Ticket Agent, A. C. KENDALL, Boston, Mass.

General Freight Agent, GEORGE H. WILLIAMS, Newton, Mass.

BOARD OF DIRECTORS.

WILLIAM T. HART, Boston, Mass.

CHARLES P. CLARK, Newton, Mass.

FRANCIS L. HIGGINSON, Boston, Mass.

EUSTACE C. FITZ, Chelsea, Mass.

JESSE METCALF, Providence, R. I.

W. F. SAYLES, Pawtucket, R. I.

FREDERICK J. KINGSBURY, Waterbury, Conn.

GEORGE M. LANDERS, New Britain, Conn.

GEORGE G. HAVEN, New York, N. Y.

WILLIAM SEWARD WEBB, New York, N. Y.

CYRUS W. FIELD, New York, N. Y.

RUSSELL SAGE, New York, N. Y.

GEORGE M. RICE, Worcester, Mass.

ROBERT C. MARTIN, New York, N. Y.

CHESTER GRISWOLD, New York, N. Y.

STANTON BLAKE, Boston, Mass.

WILLIAM B. DINSMORE, New York, N. Y.

A. J. LEITH, New York, N. Y.

WILLIAM A. TOWER, Boston, Mass.

The railroad has been operated since January 1, 1884, by Charles P. Clark, Receiver of the Company, under a decree of the Circuit

Court of the United States for the District of Connecticut, passed January 1, 1884, in a suit pending in the Court, entitled Henry A. Brassey *vs.* N. Y. & N. E. R. R. Co. *et al.*, and the information in the foregoing report is furnished by said Receiver.

CHARLES P. CLARK, *Receiver.*

Attest, WILLIAM T. HART, *President.*

Attest, GEORGE B. PHIPPEN, *Treasurer.*

STATE OF MASSACHUSETTS, }
COUNTY OF SUFFOLK. } BOSTON, November 13, 1885.

Then personally appeared William T. Hart, President, and George B. Phippen, Treasurer, and Charles P. Clark, Receiver, of the New York & New England Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

JAMES W. PERKINS,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

NEW YORK & NEW ENGLAND RAILROAD COMPANY,
Boston, Massachusetts.

NEW YORK, NEW HAVEN & HARTFORD RAILROAD.

*Return of the New York, New Haven & Hartford Railroad Company,
for the year ending September 30, 1885.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$3,945,141.35
From freight transportation,	-	-	-	2,423,593.78
From United States mails,	-	-	-	150,575.45
From express,	-	-	-	243,231.74
From rents,	-	-	-	99,000.10
From extra baggage,	-	-	-	22,995.23
From interest,	-	-	-	11,287.10
Total gross earnings,	-	-	-	<u>\$6,895,824.75</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$741,533.46
For repairs of bridges,	-	-	243,780.54
For repairs of fences, road-crossings, and signs,	-	-	39,135.55
For repairs of buildings and fixtures,	-	-	148,225.26
For repairs of locomotives,	-	-	187,174.30
For repairs of cars,	-	-	370,665.00
For repairs of machinery and tools,	-	-	28,221.34
For salaries and labor not included above,	-	-	1,186,171.35
For fuel for locomotives, —			
103,525 tons of coal,	-	\$368,241.50	
Old ties,	-	4,045.98	372,287.48
For fuel for stations, —			
1,559 tons of coal,	-	-	6,267.36
For oil and waste for lubricating, -	-	-	40,755.45

For damages, losses, and gratuities, —

To persons,	-	-	\$20,394.23	
To property,	-	-	9,964.35	30,358.58
For insurance,	-	-	-	1,700.00

For rents of other roads, —

Rent of Shore Line Railway,	\$100,000.00	
Rent of Boston & New York		
Air Line Railroad,	-	146,970.00
Rent of Stamford & New Canaan Railroad,	-	-
	4,000.00	\$250,970.00

The payments to the New York & Harlem Railroad for its share of receipts of this Company (which are not included in the gross receipts of this Company) was \$319,457.13, and the amount paid for rent of Harlem River & Port Chester Railroad (which is charged in interest account) was \$170,000.00.

For other operating expenses, —

Car Service,	-	-	\$89,404.09	
Water supply,	-	-	27,433.07	
Office expenses,	-	-	6,052.44	
Contingent expenses,	-	-	18,866.21	
Advertising,	-	-	7,696.27	
Printing and stationery,	-	-	18,415.55	
Rent of Grand Central depot and grounds connected therewith,	-	-	148,281.63	
Rent of other depots and grounds,	-	-	26,417.06	
Legal expenses,	-	-	14,434.25	
Horse haulage,	-	-	29,957.00	
Barge expenses,	-	-	65,152.92	
Dock expenses,	-	-	5,457.89	
Passenger station expenses,			232,669.26	
Freight station expenses,	-	-	226,455.78	916,693.42
Total operating expenses,	-	-	-	\$4,563,939.09
Net earnings,	-	-	-	\$2,331,885.66

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF THE COSTS OF BETTERMENTS CHARGED TO OPERATING
EXPENSES ACCOUNTS.

Land for sundry side tracks, —

Noroton, - . .	\$200.00
Westport, - . .	175.00
Southport, - . .	6,800.00
Bridgeport, - . .	50.00
West Haven, - . .	825.00
New Haven, - . .	6,300.00
Meriden, - . .	1,375.00
New Britain, - . .	11,212.00

Such proportion of cost of 24.18

miles stone ballast as is a bet-

terment, estimated at, - 105,086.15

Charged to repairs of roadway, - - \$132,023.15

Proportion cost of new bridges, —

Westport, - . .	\$14,422.30
Bridgeport, - . .	13,308.95
Housatonic river, - . .	14,042.29
Belle Dock, - . .	7,417.45
South Norwalk, - . .	11,967.04

Charged to repairs of bridges, - - 61,158.03

Proportion cost of overhead bridges, —

Glenbrook, - . .	\$1,150.67
James Street, New Haven, - . .	5,895.99
Newfield, - . .	1,352.39
Elm Street, Springfield, - . .	710.78
Madison, - . .	2,780.43
Niantic, - . .	1,265.84

Charged to repairs of fences, road cross-
ings, and signs, - - - 13,156.10

Balance cost of new engine-

house, Hartford, - - \$13,057.66

Charged to repairs of buildings, - - 13,057.66

Total, - - - \$219,394.94

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$610,152.71
Bills and accounts receivable at date of last report,			1,426,274.06
From gross earnings, as stated,	-	-	6,895,824.75
From decrease in materials,	-	-	296,757.77
From increase in accounts payable,	-	-	28,442.01
Total,	-	-	<u>\$9,257,451.30</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	\$4,563,939.09
For taxes,	-	-	311,017.44
For interest,	-	-	250,000.00
For dividends (number, 2; rate per cent., each, 5),			1,550,000.00
Dates when paid, —			
January 1st and July 1st.			
New construction account,	-	-	18,691.59
Bills and accounts receivable this date,	-	-	1,441,483.86
Cash on hand to balance,	-	-	1,122,319.32
Total,	-	-	<u>\$9,257,451.30</u>

GENERAL BALANCE-SHEET.

Assets.

Construction account,	-	-	-	\$13,056,686.24
Equipment,	-	-	-	2,479,326.35
Real estate,	-	-	-	881,008.66
Docks and wharves,	-	-	-	128,688.31
New construction,	-	-	-	133,618.55
* Sinking Fund,	-	-	-	1,184,257.55
Materials and supplies on hand,	-	-	-	363,050.22
Due from agents,	-	-	-	125,782.93

* The income of the Sinking Fund during the last fiscal year has amounted to \$92,870.33; but on account of the continued depression in the market value of some of the securities held by that fund, it has been deemed best by the committee in charge of it not to increase its nominal value beyond the amount stated in the balance-sheet of the previous year. It stands, therefore, in this report at the same valuation it has for the last two years.

Due from connecting roads, - - -	\$196,681.09
Advances to Harlem River & Port Chester R.R.,	17,009 84
Stock of Harlem River & Port Chester Railroad,	42,160.00
Stock of New York Transfer Company, - -	1,600.00
Stock, etc., of Hartford & Connecticut Valley R.R.,	956,750.00
Bills receivable, - - - - -	101,500.00
Cash, - - - - -	1,122,319.32
Total, - - - - -	\$20,790,439.06

Liabilities.

Capital stock, - - - - -	\$15,500,000.00
Bonds, - - - - -	2,000,000 00
Accounts payable, - - - - -	583,597.39
Interest unpaid, - - - - -	26,666.67
Contingent account, - - - - -	236,989.18
Profit and loss, - - - - -	2,443,185.82
Total, - - - - -	\$20,790,439.06

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

Bonds guaranteed by this Company, - -	\$3,000,000.00
---------------------------------------	----------------

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter, - -	\$15,500,000.00
Capital stock authorized by vote of Company, -	15,500,000.00
Capital stock issued, viz.: —	
155,000 full shares of \$100 each, - -	15,500,000.00
Stock issued for stock of other corporations, —	
N. Y. & N. H. R.R. and H. & N. H. R R, -	15,500,000.00
Amount of stock held in Connecticut, - -	6,611,700.00
Number of stockholders residing in Connecticut,	1,998
Whole number of stockholders, - - -	3,608

BONDS OR UNFUNDED DEBT.

First mortgage, due 1903; rate of interest, 4 per cent., - - - - -	\$2,000,000.00
Interest paid to Oct. 1, 1885.	

Bonds issued by Harlem River & Port Chester Railroad, guaranteed principal and interest by this Company.

First mortgage bonds, due 1903; interest, 7 per cent., - - - - -	\$1,000,000.00
--	----------------

First mortgage bonds, due 1903; interest, 6 per cent., - - - - -	1,000,000.00
--	--------------

Second mortgage bonds, due 1911; interest, 4 per cent., - - - - -	1,000,000.00
---	--------------

Interest paid to Oct. 1, 1885.

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz., —

From New Haven to Hartford, Dec. 14, 1839; Hartford to Springfield, Dec. 19, 1844; New York to New Haven, Dec. 27, 1848; Middletown Railroad, March, 1850; New Britain Railroad, January, 1865; Suffield Branch, November, 1870; Middletown and New Britain Railroads were merged with the Hartford & New Haven Railroad Aug. 19, 1866; and the whole road was opened as the New York, New Haven & Hartford Railroad Oct. 1, 1872; Shore Line Railway included Oct. 1, 1881; Boston & New York Air Line Railroad included Oct. 1, 1882; Stamford & New Canaan Railroad, Oct. 1, 1883; and Harlem River & Port Chester Railroad, Oct. 1, 1884.

Length of main line from Harlem Junction, N. Y., to Springfield, Mass., New Haven, Conn., to New London, Conn., New Haven, Conn., to Willimantic, Conn., - - - - -	224.17m.
Same in Connecticut, - - - - -	204.25m.

Length of branches and names, —

Harlem River, N. Y., to New Rochelle, N. Y., - - - - -	11.80m
Berlin to New Britain, - - - - -	3m

Berlin to Middletown, - - -	10m.
Windsor Locks to Suffield, - - -	4.50m.
Colchester to Turnerville, - - -	3.59m.
Stamford to New Canaan, - - -	8.30m.
Length of all branches, - - -	41.19m.
Same in Connecticut, - - -	29.39m.
Length of road (main line and branches) owned by the Company, - - -	140.70m.
Same in Connecticut, - - -	120.78m.
Length of double-track road (in main line, 123.2; in branches, 11.8), - - -	135m.
Same in Connecticut, - - -	103.28m.
Length of sidings, or other tracks not included above, - - -	113.553m.
Same in Connecticut, - - -	91.066m.
Length of track of road, including branches and sidings, in single track miles, - - -	513.913m.
Same in Connecticut, - - -	427.986m.
Length of track laid with steel rails (weight per yard, 60 and 70 lbs.), - - -	387.594m.
Same in Connecticut, - - -	324.124m.
Miles of track laid with steel rails during the year (No. of tons, 337.04; weight per yard, 70 lbs.; cost, \$28), all in Connecticut, - - -	3.064m.
Number of new ties put in track during the year (cost, \$113,692.86), - - -	242,726
Same in Connecticut, - - -	209,423
Aggregate length of wooden bridges, in feet, - - -	35,283
Same in Connecticut, - - -	23,176
Number of spans of 25 feet or over, - - -	63
Same in Connecticut, - - -	52
Aggregate length of iron bridges, in feet, - - -	11,869
Same in Connecticut, - - -	11,640.5
Number of spans of 25 feet or over, - - -	82
Same in Connecticut, - - -	80
Aggregate length of stone arch bridges, in feet, - - -	2,177
Same in Connecticut, - - -	1,665
Number of highway crossings over the track, - - -	84
Same in Connecticut, - - -	70

Number of highway crossings under the track, -	42
Same in Connecticut, - - -	30
Number of highway crossings at grade, - -	383
Same in Connecticut, - - -	342
Number of highway crossings at grade with gates,	58
Same in Connecticut, - - -	44
Number of highway crossings at grade with flag-	
men, all in Connecticut, - - -	5
Number of highway crossings at grade with elec-	
tric signals, - - - -	10
Same in Connecticut, - - -	9
Number of railroads crossed at grade, and names	
of each, - - - -	4
Same in Connecticut, - - -	3
Port Morris Branch of New York &	
Harlem Railroad, Housatonic Railroad,	
New York & New England Railroad,	
and Hartford & Connecticut Valley	
Railroad.	
Name, termini, and length of each road operated	
by this Company under lease or contract, —	
Shore Line Railway, New Haven to New	
London, - - - -	- included above.
Harlem River & Port Chester Railroad,	
Harlem River to New Rochelle, -	- included above.
Boston & New York Air Line Railroad,	
New Haven to Willimantic, -	- included above.
Stamford & New Canaan Railroad, Stam-	
ford to New Canaan, - - -	- included above.
Length of all roads operated by this Company, -	265.36m.
Same in Connecticut, - - -	233.64m.
Number of stations on main line, - - -	50
Same in Connecticut, - - -	37
Number of stations on branches, all in Connecticut,	10
Number of stations on leased lines, - -	52
Same in Connecticut, - - -	41

EQUIPMENT.

Number of locomotives (not including switching engines),	-	-	-	106 owned and 7 leased.
Average weight of same, including tender, water, and fuel,	-	-	-	65 tons.
Number of switching engines,	-	-	-	15
Number of passenger cars,	-	-	-	295 owned and 7 leased.
Number of baggage and mail cars,	-	-	-	83 owned and 4 leased.
Number of merchandise cars,	-	-	-	1,314 owned and 92 leased.
Number of coal, gravel, and other cars,	-	-	-	957 owned and 60 leased.
Number of locomotives equipped with train brakes,	-	-	-	81 owned and 5 leased.
Number of cars equipped with train brakes,	-	-	-	377 owned and 10 leased.
Name of brake,	-	-	-	Westinghouse.
Number of passenger train cars with patent platform, buffer, and coupler,	-	-	-	374 owned and 11 leased.
Name of patent,	-	-	-	Miller & Janney.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this Company, excluding season-ticket passengers,	-	-	-	.0236
Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket,	-	-	-	.0058
Average rate of fare per mile from all passengers,	-	-	-	.0194
Total number of passengers carried,	-	-	-	7,765,575
Passenger mileage, or passengers carried one mile,	-	-	-	208,676,877
Miles run by passenger trains,	-	-	-	2,526,616
Miles run by freight trains,	-	-	-	1,314,437
Miles run by all other trains,	-	-	-	962,299
Total miles run,	-	-	-	4,803,352
Total number of tons of freight carried,	-	-	-	2,148,463
Freight mileage, or tons carried one mile,	-	-	-	124,168,149
Average rate of freight per ton per mile,	-	-	-	.0196
Number of men employed in operating road, including officers,	-	-	-	4,236

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1884.

Oct. 2. Thomas Dunn, brakeman on night freight, leaving New York 7.05 P. M., had arm slightly injured while coupling cars at Norwalk.

Oct. 3. — Hardick, while standing on crossing west of Darien station, was struck and slightly injured by extra freight, leaving New Haven 7.28 P. M.

Oct. 3. Thomas Ryan, employee, was killed by tender of switch engine at Hartford.

Oct. 4. John Sands, yard brakeman at New Haven, caught his thumb between cars while coupling.

Oct. 5. A. Canfield, conductor extra freight, leaving New Haven 9.20 P. M., was hit by limb of tree overhanging track near Milford, and slightly injured.

Oct. 8. Thomas Murray jumped off 6.12 P. M. train from Middletown, when train was near Middletown station, and was killed.

Oct. 15. J. McKenna, brakeman on way freight leaving Norwalk 7.55 A. M., had hand slightly injured while coupling cars at Norwalk.

Oct. 17. Jno. Hickey, section man, in attempting to alight from train leaving New Haven 5.42 P. M., at Milford, fell under car, and had one leg cut off.

Oct. 20. Patrick McMann walked around closed crossing gates, near Stamford depot, and, in crossing track, was struck and had one leg broken by train leaving New York 4.51 P. M.

Oct. 20. An unknown man was struck and severely injured by switch engine.

Oct. 20. Joseph Swinn was found dead on track, east of Darien station.

Oct. 20. Timothy Callahan, while driving across track near Berlin, was struck and slightly injured by stone-ballast train.

Oct. 23. Thomas Reddy was struck and had leg broken by train leaving New Haven 10.25 A. M. at Meriden.

Oct. 25. Fred. Schmidt, while lying asleep on track near Springdale, was struck and severely injured by train leaving New Canaan 6.25 P. M.

Oct. 26. Patrick Clark was found dead on track near Darien.

Oct. 26. Patrick J. Wood was found dead on track near Branford.

Oct. 27. W. Johnson, yard brakeman at Long Wharf, New Haven, was run over and killed while switching.

Nov. 1. Alexander Shaw, while crossing tracks at Parkville, was struck and fatally injured by train leaving Springfield 4.30 P. M.

Nov. 2. Wm. Joyce and Lewis Darragh, in jumping from special passenger train from New Haven, near Yalesville, were slightly injured.

Nov. 5. Dwight Scott, brakeman, was struck and killed by night freight, leaving New York 7.05 P. M., at Bridgeport.

Nov. 9. James Dotey, brakeman on extra freight, leaving Harlem River 10.25 A. M., while pulling pin back of engine, at Stamford, had his hand slightly injured.

Nov. 10. W. J. Dow, yard conductor at Long Wharf, New Haven, had his right foot run over and severely injured by switch engine.

Nov. 10. Thomas Fanning was run over and killed near Yalesville by train leaving Hartford 10.35 P. M.

Nov. 11. — Ferguson was struck and slightly injured by extra freight leaving Harlem River 5 A. M., at East Bridgeport.

Nov. 13. H. Swift was struck and killed by train leaving New Haven 2.30 P. M., near Woodmont.

Nov. 14. David Bradley was struck and severely injured by train leaving Springfield 1.58 P. M., near Hartford.

Nov. 15. G. B. Greer, in attempting to get aboard of train leaving New York 4 P. M., at Stamford, was dragged between car and platform, and was severely injured.

Nov. 17. F. W. DeWolf, while driving over track at Bridgeport, was struck and killed by train leaving New York 3.03 P. M.

Nov. 19. Jno. Gallagher, conductor on day freight leaving New Haven 4.35 A. M., fell from train at Riverside, and was severely injured.

Dec. 2. Matthew Lane, brakeman at Long Wharf, New Haven, while coupling, was struck in the mouth with a pin, and slightly injured.

Dec. 18. G. Rogers, brakeman on train leaving Harlem River 6.50 P. M., had his arm hurt while coupling at Milford.

Dec. 27. Dr. Robert O. McFarland jumped from train leaving Hartford at 10.35 p. m., at Meriden, and was badly injured.

Dec. 31. An unknown man was found dead on track near Norwalk.

1885.

Jan. 12. An unknown man was found dead on track near Bridgeport.

Jan. 15. V. Strach was struck and slightly injured by train leaving New York 11.01 a. m., near Five Mile River.

Jan. 17. — McDonald fell under car of train leaving New Haven 6.18 p. m., at Leete's Island, and had one foot badly crushed.

Jan. 19. Mrs. W. S. Studwell, while crossing track at Stamford, was struck and had foot badly crushed, by train leaving New Haven 2.30 p. m.

Jan. 19. Jno. Shea, while driving across track near Milford, was struck and slightly injured by train leaving New York 3.41 p. m.

Jan. 21. R. L. Dorman, brakeman on night freight, leaving New Haven 9.20 p. m., while coupling at Stamford, had two fingers crushed.

Jan. 23. Jno. Bouton was struck and killed by train leaving New York 9.05 a. m., near Norwalk.

Jan. 26. M. Anslyn, brakeman on freight leaving Harlem River 5.27 a. m., had one foot crushed while switching at Bridgeport.

Jan. 26. James T. May was struck and fatally injured by train leaving New London 4 p. m., near Lyme.

Jan. 31. W. H. Burr was struck and slightly injured by train leaving New York 3.41 p. m., near Bridgeport.

Feb. 4. James Reardon was struck and killed by train leaving New York 5.01 a. m., near Bridgeport.

Feb. 9. W. J. Berry, brakeman on train leaving New Haven 7.28 p. m., fell from car at Darien, and was slightly injured.

Feb. 12. E. T. Mooney, brakeman on way freight leaving New Haven 7 a. m., was severely injured while coupling at Norwalk.

Feb. 20. Michael Finnegan, brakeman on day freight leaving New Haven 4.35 a. m., fell under train at Greenwich, and was fatally injured.

Feb. 20. Lucius Morey, brakeman on train leaving New Haven 7.28 P. M., was struck and slightly injured by tell-tale at Lamberton street bridge, New Haven.

Feb. 23. Jno. Shepard was struck and slightly injured by train leaving Springfield 9.25 A. M., at Meriden.

Feb. 24. Watrous I. Miller, while driving across track at Fair Haven, was struck and killed by train leaving New London 1 P. M.

Feb. 28. T. Carlin, in attempting to get on train leaving New York 9.20 P. M., at Norwalk, while train was in motion, slipped, and had one foot badly crushed.

March 6. John Sands, brakeman at New Haven freight station, was struck and slightly injured by engine from train leaving New York 11 A. M.

March 8. Patrick Fee was found dead on track near Bridgeport.

March 18. M. O'Brien, brakeman on day freight leaving New Haven 4.35 A. M., fell from car at Milford, and was fatally injured.

March 18. Mrs. Elizabeth O'Neil, while crossing tracks at Thompsonville, was struck and killed by train leaving Springfield 2.25 P. M.

March 19. J. W. Dunning, while crossing track near Bridgeport, was struck and killed by train leaving Harlem River 6.05 P. M.

March 23. G. L. Sanford, brakeman on train leaving New Haven 9.17 P. M., fell from train near Sound Beach, and was killed.

March 25. B. Davis was found dead on track near Milford.

March 27. J. McDermott, brakeman at Long Wharf, New Haven, crushed one finger while coupling.

March 31. J. Sands and W. P. Maher, brakemen at Long Wharf, New Haven, were both slightly injured while coupling.

March 31. Wm. J. Mulcahy, brakeman on train leaving New Haven 10 P. M., fell from car at Yalesville, and was severely injured.

March 31. John Hummelgard was found dead on track near Leete's Island.

April 10. John Kelley jumped from train leaving New Haven 8 A. M., at Hartford, and was severely injured.

April 22. James Barry, freight handler, Long Wharf, New Haven, had his arm badly injured while coupling.

April 23. P. Moriarty, brakeman on train leaving Harlem River 9.45 A. M., had his arm slightly injured while coupling at Stamford.

April 27. William Cobb was struck and fatally injured by train leaving New Haven 10.25 A. M., at Crescent Beach.

May 8. W. A. Rice, brakeman at Long Wharf, New Haven, had his hand badly crushed while coupling.

May. 16. Edward F. Smith, brakeman on way freight leaving New Haven 7 A. M., while coupling at South Norwalk had his arm broken.

May 19. Martin Halpenny was struck and fatally injured by train leaving New York 8.01 A. M., at Greenwich.

May 22. Dennis Moore, while driving across track at New Haven, was struck and killed by switch engine.

May 28. Wm. Dailey, in attempting to jump on train leaving Harlem River 1.25 P. M., at West Haven, fell under car, and lost one leg.

May 28. John Hagerty, while crossing track at New Haven was killed by switch engine.

June 4. Joseph Kennedy, while riding across track at Stamford was run over and killed by train leaving Harlem River 6.05 P. M.

June 6. Uriah Miller was struck and killed by train leaving New Haven 1.30 P. M., at Darien.

June 8. An unknown man was killed by train leaving New York 4.45 P. M., near Cos Cob.

June 8. Flavel Mosely, Bag. Master at Warehouse Point, while switching, was run over and killed by train leaving Springfield 12.30 P. M.

June 17. Two unknown men were struck and killed by train leaving New Haven 1 P. M., at Fairfield.

June 17. Michael H. Feeney, was struck and killed by train leaving New Haven 6.18 P. M., near Crescent Beach.

June 19. Eldridge Hill, was found dead on track near Meriden.

June 20. Miss Killkelly, while crossing track at Stamford, was struck and killed by train leaving New Haven 3.50 P. M.

June 21. J. S. Emery, conductor of freight, leaving Harlem River 6.54 P. M., while coupling at South Norwalk was slightly injured.

June 26. Millie Mischler, while crossing track at Meriden was struck and killed by train leaving Springfield 11.45 A. M.

July 3. Patrick Scott, brakeman, was injured at Berlin while staking out a car.

July 4. Henry M. Leach, brakeman, while coupling at Suffield, had his hand slightly injured.

July 4. J. Larrigan, brakeman, in attempting to get on train leaving New York at 9.18 A. M., fell under car and had one foot cut off.

July 8. Charles Lockwood, flagman at South Norwalk, was struck and killed by train leaving New Haven 11.50 A. M.

July 8. Joseph Wittstein, while driving over track near Branford, was struck and slightly injured by train leaving New London 1.15 P. M.

July 18. Thomas Hearn was struck and killed by train leaving New London 11.15 A. M., near Leete's Island.

Aug. 1. Frederick Malloy, brakeman on train leaving New Haven 4.40 A. M., was knocked off car by switch target at New Haven and fatally injured.

Aug. 10. James Norn, while lying on track near Connecticut River Station, was struck and killed by train leaving New Haven 10 P. M.

Aug. 12. ——— Russell, while sitting on Greenwich Depot platform, was struck and killed by train leaving New Haven 11.50 A. M.

Aug. 15. John Wall was found fatally injured on track near Thompsonville.

Aug. 19. Lawrence McCormick was found fatally injured on track near Berlin.

Aug. 22. Michael Moriarty, in attempting to get on train leaving New Haven 5 A. M., at Thompsonville, fell under car and had one foot crushed.

Aug. 24. M. O'Connor, a trackman, while at work near Stratford Junction, was struck and had one leg broken by train leaving New York 2 P. M.

Aug. 27. Albert Hodge was found dead on side track at Hartford.

Aug. 28. W. H. Skinner, brakeman on train leaving Harlem River 6.05 P. M., fell from car at Bridgeport, and was slightly injured.

Aug. 28. T. J. Fairty, while walking on track near Stamford, was struck and had one arm broken by train leaving Stamford 7.45 P. M.

Aug. 29. Josiah Malvach, while walking on trestle near Stony Creek, was struck and fatally injured by train leaving New London 3.35 P. M.

Aug. 30. John Farley, water-boy on train leaving New Haven 7.10 P. M., fell from train at South Norwalk and was slightly injured.

Aug. 31. F. Weischeibs, in jumping off train leaving New York 6.41 P. M. at South Norwalk, was badly hurt about the head.

Sept. 1. ——— Mullery, while attempting to get on train leaving New York 4.03 P. M. at Riverside, received slight injuries.

Sept. 3. An unknown man, while walking on track near Fairfield, was struck and killed by train leaving New York 1 P. M.

Sept. 3. Michael Mulvey was struck and killed by train leaving Springfield 7.50 P. M. at Hartford.

Sept. 6. J. McQueeney, while stealing a ride on train leaving New Haven 5.10 P. M., fell from train at New Haven and was fatally injured.

Sept. 7. Kate Connelly, while crossing track at Fair Haven, was struck and killed by extra engine.

Sept. 8. Charles Higgins, brakeman on train leaving New Haven 4.10 P. M., while coupling at Stamford, had his left hand crushed.

Sept. 8. John Gillespie, brakeman on train leaving New Haven 4.10 P. M., was struck by overhead bridge near Greenwich and badly bruised about the head.

Sept. 12. John Dacey, brakeman on gravel train, while coupling at Stamford was fatally injured.

Sept. 12. Edward B. Roxby, while lying on track near New London, was struck and slightly injured by train leaving New London 11.40 P. M.

Sept. 14. Lewis Stoddard, in attempting to get on train leaving New Haven 12.10 P. M. at Meriden, was severely injured.

Sept. 21. F. Finch, while crossing track at Stamford, was struck and had one arm fractured by train leaving New York 8 P. M.

Sept. 21. John Ahearn, while crossing track at New Haven,

was struck and fatally injured by train leaving Springfield 11.45 A. M.

Sept. 27. An unknown man was found dead under bridge near Westbrook.

Sept. 28. Mary Lafetina had right arm run over by car switched on side track, New Haven.

Sept. 28. Thomas Healey, a track laborer, while working on track at New Haven, was struck and killed by switch engine.

Sept. 28. George Clark, brakeman on train leaving New Haven 6.40 A. M., while coupling cars at Greenwich, was slightly injured.

OFFICERS.

President, G. H. WATROUS, New Haven, Conn.

Vice-President and Gen. Manager, E. M. REED, New Haven, Conn.

Secretary, W. D. BISHOP, JR., Bridgeport, Conn.

Treasurer, W. L. SQUIRE, New York, N. Y.

Superintendents, { W. H. STEVENSON, New York, N. Y.
C. S. DAVIDSON, Hartford, Conn.
WM. A. WATERBURY, New Haven, Conn.

Auditor, S. C. FLEETWOOD, New York, N. Y.

General Ticket Agent, C. T. HEMPSTEAD, New York, N. Y.

General Freight Agent, CHAS. ROCKWELL, New Haven, Conn.

BOARD OF DIRECTORS.

GEORGE H. WATROUS, New Haven, Conn.

E. M. REED, New Haven, Conn.

W. D. BISHOP, Bridgeport, Conn.

WILSON G. HUNT, New York, N. Y.

GEO. N. MILLER, New York, N. Y.

A. R. VAN NEST, New York, N. Y.

HENRY C. ROBINSON, Hartford, Conn.

E. H. TROWBRIDGE, New Haven, Conn.

NATHANIEL WHEELER, Bridgeport, Conn.

C. M. POND, Hartford, Conn.

W. H. VANDERBILT,* New York, N. Y.

* Died Dec. 8, 1885.

CHARLES P. CLARK, Newton, Mass.

JOSEPH PARK, New York, N. Y.

Attest, GEO. H. WATROUS, *President*.

Attest, WILLIAM L. SQUIRE, *Treasurer*.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, }

November 11, 1885.

Then personally appeared George H. Watrous, President, and William L. Squire, Treasurer, of the New York, New Haven & Hartford Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct. Before me,

A. S. MAY, *Notary Public*.

New York County, No. 128.

PROPER ADDRESS OF THE COMPANY.

NEW YORK, NEW HAVEN & HARTFORD RAILROAD
COMPANY,

GRAND CENTRAL DEPOT,

42d Street & 4th Avenue,

New York City, New York.

NEW YORK, PROVIDENCE & BOSTON RAILROAD.

*Return of the New York, Providence & Boston Railroad Company,
for the year ending September 30, 1885.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$599,653 00
From freight transportation,	-	-	-	464,514.04
From United States mails,	-	-	-	19,810.19
From express,	-	-	-	32,371 24
From rents and privileges,	-	-	-	20,245.31
From rental of rolling stock,	-	-	-	3,292 27
Total gross earnings,	-	-	-	<u>\$1,139,886.05</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$122,126.57
For repairs of bridges,	-	-	28,521.55
For repairs of fences,	-	-	4,180.68
For repairs of buildings and fixtures,	-	-	13,320.62
For repairs of locomotives,	-	-	50,065 36
For repairs of cars,	-	-	44,227.66
For repairs of machinery and tools,	-	-	9,686.48
For salaries and labor not included above,	-	-	254,603.72
For fuel for locomotives and cars, —			
19,484 tons of coal,	-	\$76,782.34	
348 cords of wood,	-	1,266.85	78,049.19
For fuel for stations and shops, —			
748.5 tons of coal,	-	-	3,368.73
For oil and waste,	-	-	7,878.47
For illuminating oil,	-	-	4,178.27

For damages, losses, and gratuities, —

To persons, - - -	\$2,705.67	
To property, - - -	3,560.25	\$6,265.92
For insurance, - - -	-	1,506.57
For dredging, - - -	-	332.14
For rent of Pawtuxet Valley Railroad, - -	-	20,313.00
For other rents, - - -	-	8,845.95
For ferry over Thames River, - - -	-	27,636.41
For stationery and printing, - - -	-	8,076.27
For advertising, - - -	-	10,063.76
For general expenses, - - -	-	4,900.21
For legal service, - - -	-	2,967.50
For mail service, - - -	-	400.09
For supplies for stations and trains, - -	-	4,542.46
For car service, - - -	-	11,553.40
For maintenance of electric signal, - -	-	1,513.64
Total operating expenses, - - -	-	\$729,124.62
Net earnings, - - -	-	\$410,761.43

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF THE COSTS OF BETTERMENTS CHARGED TO OPERATING EXPENSES ACCOUNTS.

Rebuilding bridge abutments and substituting iron for wood, charged to repairs of bridges, -	\$18,744.90
Rebuilding locomotives, charged to repairs of locomotives, - - - - -	13,507.55
Rebuilding passenger cars, charged to repairs of cars, - - - - -	2,415.84
New machinery for shops, charged to repairs of machinery and tools, - - - - -	4,786.52
Substituting steel for iron rails, charged to repairs of road-bed and track, - - - - -	18,757.95
Total, - - - - -	\$58,212.76

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, - -	\$182,484.49
Bills and accounts receivable at date of last report, -	29,383.73
Materials and supplies on hand, - - -	105,145.84

From gross earnings, as stated, - - -	1,139,886.05
Dividends from Providence & Stonington Steam- ship Company, - - - -	40,245.00
May 10 and August 10, 1885.	
Total, - - - - -	<u>\$1,497,145 11</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, - -	\$729,124.62
For taxes, - - - - -	32,391.04
For interest,—	
N. Y., P. & B. R. R. bonds, \$82,000.00	
Balance of interest account, 1,226.02	83,226.02
For dividends (number four; rate per cent., 2), -	240,000.00
Dates when paid,—Nov. 10th, Feb. 10th, May 11th, Aug. 10th.	
For new locomotives, 38 and 39, - - -	13,000.00
For new passenger cars, - - - -	15,127.00
For proportion of new buffet cars, - -	2 160.00
For new station at Niantic, - - - -	1,618.39
For new station at Roger Williams Park, -	151.20
For new station at Greenwood, - - -	672.54
For new freight-house at Auburn, - -	748.33
For new engine-house at Stonington, - -	11,882.56
For new tank-house at Stonington, - -	1,684.71
For new turn-table at Stonington, - -	456.39
For second track at West Mystic, - -	967.41
For purchase of land at Harris, - - -	200.00
For purchase of Pontiac Branch Rail- road, - - - - -	\$70,300.00
Less land damages unpaid, - - - -	520.00
Material and supplies on hand, - - - -	113,504.13
Bills and accounts receivable this date, -	7,623.16
Cash on hand to balance, - - - -	172,827.61
Total, - - - - -	<u>\$1,497,145.11</u>

GENERAL BALANCE-SHEET.

Assets.

Cost of road and equipment, - - -	\$259,430.72
Extension road, New London to Stonington, -	477,860.08

Ferry boats "Thames River" and "Groton,"	-	\$157,140.01
Warwick Branch Railroad,	- - -	68,573.32
Pontiac Branch Railroad,	- - -	69,780.00
Real estate,	- - -	40,136.90
Pawtuxet Valley Railroad construction account,	-	200.00
Harbor Junction Wharf,	- - -	66,046.25
Wagner drawing-room and sleeping cars,	- -	32,659.68
Pintsch Gas Works,	- - -	14,887.71
Stock of Providence & Stonington Steamship Co.,		804,900.00
Stock of Narragansett Pier Railroad Co.,	-	15,000.00
Stock of Wood River Branch Railroad Co.,	-	20,000.00
Material and supplies on hand,	- - -	113,504.13
Accounts receivable,	- - -	7,623.16
Cash on hand,	- - -	172,827.61
Total,	- - -	<u>\$5,320,569.57</u>

Liabilities.

Capital stock,	- - -	\$3,000,000.00
Bonds of 1869, due in 1899, secured by a mortgage on road between Providence and Stonington,	- - -	1,000,000.00
Bonds of 1881, due in 1901, secured by a mortgage on road between Stonington and New London,	- - -	300,000.00
Profit and loss,	- - -	<u>1,020,569.57</u>
Total,	- - -	<u>\$5,320,569.57</u>

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

Bonds guaranteed by this company, or a lien on its road, P. V. R. R. bonds,	- - -	\$160,000.00
---	-------	--------------

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	- -	\$4,000,000.00
Capital stock authorized by vote of Company,	-	4,000,000.00
Capital stock issued, viz.,—		
30,000 full shares of \$100 each,	- -	3,000,000.00

Stock issued for cash, - - - -	\$3,000,000.00
Amount of stock held in Connecticut, - -	75,500.00
Number of stockholders residing in Connecticut, -	22
Whole number of stockholders, - - - -	677

BONDS OR UNFUNDED DEBT.

First mortgage, due 1899; rate of interest, 7 per cent., - - - - -	\$1,000,000.00
Interest paid to July 1, 1885.	
First mortgage, due 1901; rate of interest, 4 per cent., - - - - -	300,000.00
Interest paid to April 1, 1885.	
Pawtuxet Valley Railroad bonds, viz.: first mortgage, due 1893; rate of interest, 7 per cent., -	100,000.00
Interest paid to July 1, 1885.	
First mortgage on road from Pontiac to River Point, and second mortgage on road between River Point and Hope, due in 1900; rate of interest, 6 per cent., guaranteed by N. Y., P. & B. R. R., - - - - -	60,000.00
Interest paid to April 1, 1885.	

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.,—	
From Stonington, Conn., to Providence R. I., November 10, 1837.	
From Stonington, Conn., to Groton with Ferry to New London, Dec. 30, 1858.	
Length of main line from Groton to Providence, -	62.50m.
Same in Connecticut, - - - -	17m.
Length of branches, —	
Warwick Branch, Auburn to Buttonswoods, -	9.90m.
Pontiac Branch, Auburn to Pontiac, -	4.69m.
Length of all branches, - - - -	14.59m.
Length of road (main line and branches) owned by the company, - - - -	77.09m.
Same in Connecticut, - - - -	17m.
Length of double track road in main line, -	53m.
Same in Connecticut, - - - -	9m.

Length of sidings, or other tracks not included	
above,	15.61m.
Same in Connecticut,	5.40m.
Length of track of road, including branches and	
sidings, in single track miles,	145.70m.
Same in Connecticut,	31.40m.
Length of track laid with steel rails (weight per	
yard, 60 and 72 lbs.),	134m.
Same in Connecticut,	28m.
Weight per yard of iron rails in branch, 50 to 60	
lbs.	
Miles of track laid with steel rails during the year	
(No. of tons, 1,710; weight per yard, 60 and	
72 lbs.; cost, \$30.00),	9m.
Same in Connecticut,	5m.
Number of new ties put in track during the year	
(cost, \$20,461.65),	47,253
Same in Connecticut,	15,498
Aggregate length of wooden bridges, in feet,	2,857
Same in Connecticut,	1,370
Number of spans of 25 feet or over,	26
Same in Connecticut,	11
Aggregate length of iron bridges, in feet,	211
Same in Connecticut,	40
Number of spans of 25 feet or over,	3
Aggregate length of stone-arch bridges, in feet,	350
Number of highway crossings over the track,	25
Same in Connecticut,	2
Number of highway crossings under the track,	8
Same in Connecticut,	2
Number of highway crossings at grade,	45
Same in Connecticut,	17
Number of highway crossings at grade with gates,	7
Same in Connecticut,	1
Number of highway crossings at grade with flag-	
men,	10
Same in Connecticut,	3
Number of highway crossings at grade with elec-	
tric signals,	3

Name, termini, and length of each road operated by this company under lease or contract, —	
Pawtuxet Valley Railroad,— Hope, R. I., to Pontiac, R. I., - - - -	5.67m.
Length of all roads operated by this Company, -	82.76m.
Number of stations on main line, - - -	28
Same in Connecticut, - - -	8
Number of stations on branches, - - -	18
Number of stations on leased lines, - -	9

EQUIPMENT.

Number of locomotives (not including switching engines), - - - -	31
Average weight of same, including tender, water, and fuel, - - - -	61 tons.
Number of switching engines, - - -	2
Number of passenger cars, - - -	45
Number of baggage and mail cars, - -	11
Number of merchandise cars, - - -	157
Number of coal, gravel, and other cars, - -	239
Number of locomotives equipped with train brakes,	37
Number of cars equipped with train brakes, -	70
Name of brake, - - - -	Westinghouse.
Number of passenger train cars with patent plat- form, buffer, and coupler, - - -	59
Name of patent, - - - -	Miller.
Proportion of 10 Boat-line passenger cars.	
Proportion of 1 Boat-line baggage car.	
Proportion of 2 Boat-line baggage flats.	
Proportion of 8 Shore-line sleeping cars.	
Proportion of 16 Shore-line drawing-room cars.	
Proportion of 22 Shore-line passenger cars.	
Proportion of 9 Shore-line baggage cars.	
Proportion of 2 Shore-line postal cars.	

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this Company, exclud- ing season ticket passengers, - - -	.0239
---	-------

Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, - - - - -	.0067
Average rate of fare per mile from all passengers, - - - - -	.0219
Total number of passengers carried, - - - - -	1,431,264
Passenger mileage, or passengers carried one mile, - - - - -	27,373,012
Miles run by passenger trains, - - - - -	519,419
Miles run by freight trains, - - - - -	254,337
Miles run by all other trains, - - - - -	2,303
Total miles run, - - - - -	776,059
Total number of tons of freight carried, - - - - -	403,359
Freight mileage, or tons carried one mile, - - - - -	16,868,280
Average rate of freight per ton per mile, - - - - -	.0275
Number of men employed in operating road, including officers, - - - - -	808

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN STATE OF CONNECTICUT.
1885.

July 21. W. Godfrey was struck and killed by one of the night trains at Noank station.

Aug. 24. D. S. Babcock, Vice-President and General Manager of this Company, was struck by a car, switching in Stonington yard, and instantly killed.

OFFICERS.

President, SAMUEL D. BABCOCK, 32 Nassau St., N. Y. City.

Secretary, A. R. LONGLEY, JR., Stonington, Conn.

Treasurer, A. R. LONGLEY, JR., Stonington, Conn.

Superintendent, J. B. GARDINER, Providence, R. I.

General Auditor, WM. D. BASLEY, Stonington, Conn.

General Ticket Agent, O. H. BRIGGS, Providence, R. I.

General Freight Agent, E. F. BRADFORD, Providence, R. I.

BOARD OF DIRECTORS.

SAMUEL D. BABCOCK, 32 Nassau St., New York, N. Y.

J. BOORMAN JOHNSTON, 18 Wall St., New York, N. Y.

GEO. M. MILLER, Drexel Building, New York, N. Y.

WM. P. DIXON, Drexel Building, New York, N. Y.

HENRY HOWARD, Coventry, R. I.

NATHAN F. DIXON, Westerly, R. I.

ROBERT KNIGHT, Providence, R. I.

HENRY C. ROBINSON, Hartford, Conn.

GEORGE PEABODY WETMORE, Newport, R. I.

Attest, SAMUEL D. BABCOCK, *President.*

Attest, A. R. LONGLEY, JR., *Treasurer.*

STATE OF NEW YORK,
COUNTY OF NEW YORK, }

November 10, 1885.

Then personally appeared Samuel D. Babcock, President, of the New York, Providence & Boston Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

EDWIN F. COREY,

Commissioner for the State of Connecticut in New York,
Office, 54 Wall St.

STATE OF CONNECTICUT, }
COUNTY OF NEW LONDON, } ss. STONINGTON, Nov. 11, 1885.

Then personally appeared Andrew R. Longley, Jr., Treasurer, of the New York, Providence & Boston Railroad Company, and made solemn oath that he verily believed the foregoing return by him subscribed to be true and correct.

Before me,

MOSES A. PENDLETON,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

NEW YORK, PROVIDENCE & BOSTON RAILROAD COM.
PANY,

Stonington, Conn.

NORWICH & WORCESTER R. R. CO.

*Return of the Norwich & Worcester Railroad Company, for the year
ending September 30, 1885.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$181,754.00
From freight transportation,	-	-	-	471,328.62
From United States mails,	-	-	-	5,474.90
From express,	-	-	-	15,600.00
From rents,	-	-	-	2,590.71
From excess baggage,	-	-	-	971.12
Total gross earnings,	-	-	-	\$677,719.35

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	\$46,843.51
For repairs of bridges,	-	-	1,212.39
For repairs of fences,	-	-	534.17
For repairs of buildings and fixtures,	-	-	6,379.51
For repairs of locomotives,	-	-	23,757.88
For repairs of cars,	-	-	47,106.98
For repairs of machinery and tools,	-	-	4,107.60
For salaries and labor not included above.	-	-	162,942.21
For fuel for locomotives and cars,—			
11,942 tons of coal,	-	\$3,765.19	
60 cords of wood,	-	240.00	44,005.19
For fuel for stations and shops,—			
995 tons of coal,	-	-	4,548.04
For oil and waste,	-	-	2,358.40

For damages, losses, and gratuities,—

To persons, -	-	-	\$366.20	
To property, -	-	-	1,431.29	\$1,797.49
For insurance, -	-	-	-	2,017.33
For rent of New London Northern Railroad, -	-	-	-	40,050.00
For other operating expenses, -	-	-	-	33,517.44
Total operating expenses, -	-	-	-	<u>\$421,178.14</u>
Net earnings, -	-	-	-	<u>\$256,541.21</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report, -	-	\$11,825.07
Bills and accounts receivable at date of last report,	94,020.80	
From gross earnings, as stated, -	-	677,719.35
From New York & New England R. R. Co., -	-	72,687.42
From Putnam station, -	-	75.00
From land sold in Worcester, -	-	12,638.35
Total, -	-	<u>\$868,965.99</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated, -	-	\$421,178.14
For taxes, -	-	46,860.12
For interest, -	-	24,395.86
For dividends (number, two, rate per cent. 5 and 4 per cent.), -	-	233,802.00
Dates when paid: January 10, 1885; July 10, 1885.		
For land in Greeneville (New shops, Parker), -	-	1,500.00
For Groton extension (New shops, foundry), -	-	4,525.00
For Groton extension, -	-	136.50
For track from Junction to Union station (Worcester),	768.64	
For extension to general office, -	-	2,546.91
For new freight station at Worcester, -	-	422.71
For St. Lawrence Steamboat Company, -	-	16.60
For N. Y. & N. E., excess July 7, 1885, division,	11.84	

Bills and accounts receivable this date, viz.,—

Material on hands,	\$52,711.79				
Accounts receivable,	125,331.84				
Debit balances,	24,570.00				
Bills receivable,	9,665.00	\$212,278.63			
Bills payable,	\$13,840.13				
Accounts payable,	74,838.08				
Dividends unpaid,	3,023.00				
Coupons unpaid,	26,420.00	\$118,121.21		94,157.42	
Cash on hand to balance,	-	-	-	-	38,644.25
Total,	-	-	-	-	\$868,965.99

GENERAL BALANCE-SHEET.

Assets.

Cost of road,	-	-	-	-	\$3,272,753.55
Cost of equipment,	-	-	-	-	179,750.67
Lands in Massachusetts and Connecticut,	-	-	-	-	3,107.08
Stock of Norwich & New York Transportation Co.,					270,000.00
Materials on hand,	-	-	-	-	52,711.79
Accounts receivable,	-	-	-	-	125,331.84
Debit balances,	-	-	-	-	24,570.00
Bills receivable,	-	-	-	-	9,665.00
Cash,	-	-	-	-	38,644.25
Total,	-	-	-	-	\$3,976,534.18

Liabilities.

Capital stock,	-	-	-	-	\$2,604,400.00
Funded debt,	-	-	-	-	400,000.00
Bills payable,	-	-	-	-	13,840.13
Accounts payable,	-	-	-	-	74,838.08
Dividends unpaid,	-	-	-	-	3,023.00
Coupons unpaid as per books,	-	-	-	-	26,420.00
Profit and loss,	-	-	-	-	854,012.97
Total,	-	-	-	-	\$3,976,534.18

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter, - -	\$3,825,000.00
Capital stock authorized by vote of Company, -	3,825,000.00
Capital stock issued, (* full shares of \$100 each), -	2,604,400.00
Stock issued for cash, - - - -	2,604,400.00
66 shares old stock not presented for years to be converted into preferred stock and on which no dividends are paid,	
Amount of stock held in Connecticut, - -	75,500.00
Number of stockholders residing in Connecticut, -	35
Whole number of stockholders, - - - -	754

BONDS OR UNFUNDED DEBT.

First mortgage, due March 1, 1897; rate of interest, 6 per cent., - - - -	\$400,000.00
Interest paid to September 1, 1885.	
Bonds of the Norwich & New York Transportation Company, to the amount of \$200,000.00 endorsed by the treasurer of the N. & W. R. R. Co., by vote of its board.	

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.,—

From Norwich to Worcester, March, 1840.

Length of main line from Norwich to Worcester,	59.75m.
Same in Connecticut, - - - -	41.25m.
Length of branch from Allyn's Point to Norwich,	6.30m.
New London Northern Railroad connection at Norwich, - - - -	.43m.
Length of all branches, all in Connecticut, -	6 73m.
Length of road (main line and branch) owned by the Company, - - - -	66.48m.
Same in Connecticut, - - - -	47.98m.

* Stock on which dividends are paid, - - - -	25,978 shares.
Stock on which dividends are not paid, - - - -	66 "
Total, - - - -	26,044 "

Length of sidings, or other tracks not included above,	- - - - -	19.90m.
Same in Connecticut,	- - - - -	13.42m.
Length of track of road, including branches and sidings, in single track miles,	- - - - -	86.38m.
Same in Connecticut,	- - - - -	61.40m.
Length of track laid with steel rails (weight per yard 60 lbs.),	- - - - -	45.75m.
Same in Connecticut,	- - - - -	34.33m.
Weight per yard of iron rails in main line, 60 lbs., in branches, 60 lbs.		
Miles of track laid with steel rails during the year (No. of tons, $780\frac{1}{3}$; weight per yard, 60 lbs., cost, \$13,112.75),	- - - - -	9.75m.
Same in Connecticut,	- - - - -	6.42m.
Number of new ties put in track during the year (cost \$5,032.52),	- - - - -	18,760
Same in Connecticut,	- - - - -	12,949
Aggregate length of wooden bridges, in feet,	- - - - -	2,227 ft. 4 in.
Same in Connecticut,	- - - - -	1,886 ft. 6 in.
Number of spans of 25 feet or over,	- - - - -	23
Same in Connecticut,	- - - - -	16
Aggregate length of iron bridges, in feet,	- - - - -	1,027
Same in Connecticut,	- - - - -	654 ft. 3 in.
Number of spans of 25 feet or over,	- - - - -	12
Same in Connecticut,	- - - - -	6
Aggregate length of stone arch bridges, in feet,	- - - - -	514
Same in Connecticut,	- - - - -	400
Number of highway crossings over the track,	- - - - -	7
Same in Connecticut,	- - - - -	5
Number of highway crossings under the track,	- - - - -	7
Same in Connecticut,	- - - - -	2
Number of highway crossings at grade,	- - - - -	63
Same in Connecticut,	- - - - -	34
Number of highway crossings at grade with gates,	- - - - -	9
Same in Connecticut,	- - - - -	2
Number of highway crossings at grade with flagmen,	- - - - -	4
Same in Connecticut,	- - - - -	1

Number of highway crossings at grade with electric signals, - - - - -	1
Number of railroads crossed at grade, and names of each, - - - - -	4
Same in Connecticut, - - - - -	2
New York & New England at Plainfield and Putnam.	
Length of all roads operated by this company, -	59.75m.
Same in Connecticut, - - - - -	41.25m.
Number of stations on main line, - - - - -	24
Same in Connecticut, - - - - -	15
Number of stations on branches, - - - - -	1

EQUIPMENT.

Number of locomotives (not including switching engines), - - - - -	14
Average weight of same, including tender, water, and fuel, - - - - -	57 tons.
Number of switching engines, - - - - -	3
Number of passenger cars, - - - - -	10
Number of baggage and mail cars, - - - - -	8
Number of merchandise cars, - - - - -	255
Number of coal, gravel, and other cars, - - - - -	470
Number of locomotives equipped with train brakes, -	8
Number of cars equipped with train brakes, - - - - -	18
Name of brake, - - - - -	Westinghouse.
Number of passenger train cars with patent platform, buffer, and coupler, - - - - -	18
Name of patent, - - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers, - - - - -	.025
Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket, - - - - -	.009
Average rate of fare per mile from all passengers, - - - - -	.0226
Total number of passengers carried, - - - - -	507,233

Passenger mileage, or passengers carried one mile,	8,007,221
Miles run by passenger trains, - - -	175,848
Miles run by freight trains, - - -	162,752
Miles run by all other trains, - - -	150,367
Total miles run, - - - - -	488,967
Total number of tons of freight carried, - -	546,059
Freight mileage, or tons carried one mile, -	18,911,944
Average rate of freight per ton per mile, - -	.024
Number of men employed in operating road, including officers, - - - -	428

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN CONNECTICUT.

1884.

Nov. 28. Norwich. Michael Ryan, brakeman on No. 7, coupling engine to cars caught his hand. No bones broken.

Dec. 31. Allyn's Point. David Caples, platform-man, caught his toe in a loose plank in platform, fell and broke his arm.

1885.

April 3. Norwich. Timothy Shea, yard brakeman, slipped while getting off engine to change switch. End of backbone fractured by striking on end of tie.

April 7. Norwich. Philip Spellman, freight conductor, thumb jammed while coupling cars.

April 21. John Rodgers (colored), while lying on track, drunk, was struck by engine of passenger train No. 6, and somewhat stirred up and demoralized.

April 25. Norwich. Charles Ellis, brakeman No. 7, lost his balance and jumped off, sprained his feet.

June 19. Norwich. Dennis Gilmore, yard brakeman, struck his head against elevator bridge, making a slight scalp wound.

Sept. 29. Norwich. Charles J. Cabana, yard brakeman, coupling cars. First finger of right hand cut off just below second joint.

OFFICERS.

President, F. H. DEWEY, Worcester, Mass.

Secretary, EDW. T. CLAPP, Norwich, Conn.

Treasurer, GEO. L. PERKINS, Norwich, Conn.

Superintendent, P. ST. M. ANDREWS, Norwich, Conn.

Auditor, M. M. WHITTEMORE, Norwich, Conn.

Division Ticket Agent, EDW. T. CLAPP, Norwich, Conn.

Division Freight Agent, GEO. A. HARRIS, Norwich, Conn.

BOARD OF DIRECTORS.

FRANCIS H. DEWEY, Worcester, Mass.

EDWARD L. DAVIS, Worcester, Mass.

WM. BAYARD CUTTING, New York.

WM. G. WELD, Newport, R. I.

THOMAS B. EATON, Worcester, Mass.

SAMUEL WOODWARD, Worcester, Mass.

JOSIAH H. CLARKE, Worcester, Conn.

LORENZO BLACKSTONE, Norwich, Conn.

WILLIAM A. SLATER, Norwich, Conn.

Attest, FRANCIS H. DEWEY, *President*.

Attest, G. L. PERKINS, *Treasurer*.

STATE OF CONNECTICUT,
COUNTY OF NEW LONDON. }

NORWICH, Nov. 11, 1885.

Then personally appeared Francis H. Dewey, President, and G. L. Perkins, Treasurer, of the Norwich & Worcester Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

IRA L. PECK,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

NORWICH & WORCESTER RAILROAD COMPANY,
Norwich, Conn.

RIDGEFIELD & NEW YORK RAILROAD.

*Return of the Ridgefield & New York Railroad Company for the year
ending September 30, 1885.*

GENERAL BALANCE-SHEET.

Assets.

Cost of grading, masonry, and repairs,	-	-	\$154,776.84
Cost of engineering expenses,	-	-	15,095.09
Cost of land damages,	-	-	15,980.50
Cost of contingent expenses,	-	-	28,597.57
Total,	-	-	<u>\$214,450.00</u>

Liabilities.

Cash from stock subscriptions,	-	-	\$200,150.00
Cash from stock of delinquent subscribers sold at auction, and part paid stock,	-	-	14,300.00
Total,	-	-	<u>\$214,450.00</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$1,250,000.00
Capital stock authorized by vote of Company,	-	-	1,250,000.00
Capital stock issued, viz., —			
4,931 full shares of \$50 each,	-	-	246,550.00
Stock issued for cash,	-	-	200,150.00
Stock issued for shares of delinquent subscribers sold at auction,	-	-	46,490 00
Amount of stock held in Connecticut,	-	-	99,150.00
Number of stockholders residing in Connecticut,			40
Whole number of stockholders,	-	-	88

DESCRIPTION OF ROAD.

Length of main line from Ridgefield, Conn., to	
Port Chester, N. Y.,	23.29m.
Same in Connecticut,	15.94m.

OFFICERS.

President, ELLWOOD BURDSALL, Port Chester, N. Y.

Vice-President, WILLIAM J. MEAD, Greenwich, Conn.

Secretary, HIRAM K. SCOTT, Ridgefield, Conn.

Treasurer, HIRAM K. SCOTT, Ridgefield, Conn.

BOARD OF DIRECTORS.

ELLWOOD BURDSALL, Port Chester, N. Y.

WILLIAM P. ABENDROTH, Port Chester, N. Y.

WILLIAM J. MEAD, Greenwich, Conn.

HANFORD LOCKWOOD, Greenwich, Conn.

SETH S. COOK, Long Ridge, Conn.

HIRAM K. SCOTT, Ridgefield, Conn.

DANIEL L. ADAMS, Ridgefield, Conn.

PETER P. COWEN, Ridgefield, Conn.

EBENEZER JONES, Ridgefield, Conn.

Attest, ELLWOOD BURDSALL, *President*.

Attest, HIRAM K. SCOTT, *Treasurer*.

STATE OF NEW YORK, }
COUNTY OF WESTCHESTER. }

October 17, 1885

Then personally appeared Ellwood Burdsall, President, and Hiram K. Scott, Treasurer, of the Ridgefield & New York Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

JOHN LEONARD,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

RIDGEFIELD & NEW YORK RAILROAD COMPANY,
Ridgefield, Conn.

ROCKVILLE RAILROAD.

*Return of the Rockville Railroad Company, for the year ending
September 30, 1885.*

[Road leased to New York & New England Railroad Company.]

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$619.66
From lease account,	-	-	4,400 00
Total,	-	-	<u>\$5,019.66</u>

STATEMENT OF TOTAL EXPENDITURES.

For interest,	-	-	-	\$1,089.90
For dividends (number, 2; rate per cent., 3),	-	-	-	2,400.00
Dates when paid, July 1st and Jan. 1st.				
For salary of Treasurer,	-	-	-	400.00
For incidental expenses,	-	-	-	22.19
Bills payable,	-	-	-	500.00
Personal accounts paid,	-	-	-	81.90
Cash on hand to balance,	-	-	-	525.67
Total,	-	-	-	<u>\$5,019.66</u>

GENERAL BALANCE-SHEET.

Assets.

Construction account,	-	-	-	\$144,247.66
Equipment,	-	-	-	25,857.99
Railroad stock,	-	-	-	500.00
Track repairs,	-	-	-	1,695.68
Cash on hand,	-	-	-	525.67
Total,	-	-	-	<u>\$172,827.00</u>

Liabilities.

Capital stock,	-	-	-	-	-	\$68,750.00
Capital stock, preferred,	-	-	-	-	-	40,000.00
Bills payable,	-	-	-	-	-	18,000.00
Balance profit and loss,	-	-	-	-	-	45,827.00
Real estate,	-	-	-	-	-	250.00
Total,	-	-	-	-	-	<u>\$172,827.00</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$120,000.00
Capital stock authorized by vote of Company,	-	-	100,000.00
Capital stock issued, viz., —			
687½ full shares of \$100 each — com.,	\$68,750		
400 full shares of \$100 each — pfd.,	40,000		108,750.00
Stock issued for cash,	-	-	108,750.00
Amount of stock held in Connecticut,	-	-	97,250.00
Number of stockholders residing in Connecticut,			36
Whole number of stockholders,	-	-	38

DESCRIPTION OF ROAD.

Date when road, or different portions thereof,
were opened for use, viz., —

From Rockville to Vernon, Aug. 19, 1863.

Length of main line from Rockville to Vernon,	4.80m.
Length of road (main line) owned by Company,	4.80m.
Length of sidings, or other tracks not included above,	.75m.
Length of track of road, including sidings, in single-track miles,	5.55m.
Aggregate length of wooden bridges, in feet,	66
Number of spans of 25 feet or over,	1
Number of highway crossings under the track,	2
Number of highway crossings at grade,	6
Number of railroads crossed at grade, and names of each,	1
Connecticut Central Railroad.	
Number of stations on main line,	4

EQUIPMENT.

Number of passenger cars,	-	-	-	2
Number of baggage and mail cars,	-	-	-	1
Number of cars equipped with train brakes,	-	-	-	3
Name of brake,	-	-	-	Westinghouse.
Number of passenger train cars with patent plat-				
form, buffer, and coupler,	-	-	-	2
Name of patent,	-	-	-	Miller.

OFFICERS.

President, GEORGE MAXWELL, Rockville, Conn.

Secretary, J. C. HAMMOND, JR., Rockville, Conn.

Treasurer, J. C. HAMMOND, JR., Rockville, Conn.

Auditor, ELI I. SMITH, Rockville, Conn.

BOARD OF DIRECTORS.

GEORGE MAXWELL, Rockville, Conn.

H. L. JAMES, Rockville, Conn.

C. FITTON, Rockville, Conn.

G. E. TALCOTT, Rockville, Conn.

A. R. HAMMOND, Rockville, Conn.

L. A. CORBIN, Rockville, Conn.

H. C. JUDD, Hartford, Conn.

WILLIAM BUTLER, Rockville, Conn.

J. C. HAMMOND, JR., Rockville, Conn.

Attest, GEORGE MAXWELL, *President*.

Attest, J. C. HAMMOND, JR., *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF TOLLAND, }

October 8, 1885.

Then personally appeared George Maxwell, President, and J. C. Hammond, Jr., Treasurer, of the Rockville Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct

Before me, E. C. CHAPMAN,
Notary Public.

PROPER ADDRESS OF THE COMPANY.

ROCKVILLE RAILROAD COMPANY,
Rockville, Conn.

SHEPAUG RAILROAD.

Return of the Shepaug Railroad Company for the year ending September 30, 1885.

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation, - - -	\$15,326.71
From freight transportation, - - -	43,728.84
From United States mails, - - -	1,500.90
From express, - - - - -	911.00
From rents, - - - - -	142.50
From car service, - - - - -	130.26
From train service on Danbury & Norwalk R.R.,	7,200.00
Total gross earnings, - - -	\$68,940.21

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track, - -	\$24,629.16
For repairs of bridges, - - - -	8,766.29
For repairs of fences, - - - -	486.46
For repairs of buildings and fixtures, - -	519.46
For repairs of locomotives, - - - -	5,515.27
For repairs of cars, - - - - -	2,011.17
For repairs of machinery and tools, - -	430.04
For salaries and labor not included above, -	14,042.55
For fuel for locomotives and cars, —	
1,469 $\frac{1870}{2240}$ tons of coal, - - -	6,457.24
For fuel for stations and shops, —	
38 $\frac{540}{2240}$ tons of coal, - - -	\$234.34
23 cords of wood, - - -	47.50
For oil and waste, - - - -	281.84
	492.21

For damages, losses, and gratuities, —				
To property,	-	-	-	\$355.00
For insurance,	-	-	-	220 25
For stationery, advertising, and printing,	-	-	-	405.71
Total operating expenses,	-	-	-	\$64,612.65
Net earnings,	-	-	-	\$4,327.56

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$21,332.99
Bills and accounts receivable at date of last report,			689.32
From gross earnings, as stated,	-	-	68,940.21
Total,	-	-	\$90,962.51

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	\$64,612.65
For taxes,	-	-	1,372.64
Bills and accounts receivable this date,	-	-	3,499.07
Cash on hand to balance,	-	-	21,478.16
Total,	-	-	\$90,962.52

GENERAL BALANCE-SHEET.

Assets.

Construction account,	-	-	-	\$257,459.58
Equipment,	-	-	-	11,064.20
Profit and loss,	-	-	-	6,198.99
Accounts receivable,	-	-	-	3,499.07
Cash on hand,	-	-	-	21,478.16
Total,	-	-	-	\$299,700.00

Liabilities.

Capital stock,	-	-	-	\$299,700.00
----------------	---	---	---	--------------

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

Bonds Shepaug Valley Railroad Company, a lien					
on this road, -	-	-	-	-	\$400,000.00
Overdue interest on the same, -	-	-	-	-	238,000.00
Total, -	-	-	-	-	<u>\$638,000.00</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter, -	-	\$700,000.00
Capital stock authorized by vote of Company, -	-	300,000.00
Capital stock issued, viz.:		
2,970 full shares of \$100 each, -	-	297,000.00
Amount credited on 30 shares not issued, -	-	2,700.00
Stock issued for cash, -	-	89,700.00
Stock issued for second mortgage bonds Shepaug		
Valley Railroad Company, -	-	210,000.00
Amount of stock held in Connecticut, -	-	296,750.00
Number of stockholders residing in Connecticut,		17
Whole number of stockholders, -	-	20

BONDS OR UNFUNDED DEBT.

First mortgage bonds Shepaug Valley Railroad					
Company, due April 1, 1891; rate of inter-					
est, 7 per cent., -	-	-	-	-	\$400,000.00
Interest paid to Oct. 1, 1876.					

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz, —

From Litchfield to Hawleyville, January 1, 1872.

Length of main line from Litchfield to Hawley-	
ville, -	32.28m.
Length of road (main line) owned by the Company,	32.28m.
Length of sidings, or other tracks not included	
above, -	1.52m.

Length of track of road, including sidings, in single track miles, - - -	33.80m.
Length of track laid with steel rails (weight per yard, 56 and 70 lbs.), - - -	7.04m.
Weight per yard of iron rails in main line, 50 lbs.	
Miles of track laid with steel rails during the year (No. of tons, 265 $\frac{232}{246}$; weight per yard, 70 and 65 lbs.; cost, \$6,097.66), - - -	2.50m.
Number of new ties put in track during the year (cost, \$3,138.34), - - -	9,026
Aggregate length of wooden bridges, in feet, -	1,404
Number of spans of 25 feet or over, -	7
Aggregate length of iron bridges, in feet, -	730
Number of spans of 25 feet or over, -	7
Aggregate length of stone arch bridges, in feet, -	59
Number of highway crossings over the track, -	1
Number of highway crossings under the track, -	1
Number of highway crossings at grade, -	37
Number of railroads crossed at grade, and names of each, - - -	2
New York & New England Railroad, Housatonic Railroad.	
Length of all roads operated by this Company, -	32.28m.
Number of stations on main line, - - -	12

EQUIPMENT.

Number of locomotives (not including switching engines), - - -	3
Average weight of same, including tender, water, and fuel, - - -	50 tons.
Number of passenger cars, - - -	2
Number of baggage and mail cars, - - -	2
Number of merchandise cars, - - -	5
Number of coal, gravel, and other cars, - - -	20
Number of locomotives equipped with train brakes, -	2
Number of cars equipped with train brakes, -	3
Name of brake, - - -	Eames' Vacuum.
Number of passenger train cars with patent platform, buffer, and coupler, - - -	3
Name of patent, - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this Company, excluding season ticket passengers, - -	.0434
Average rate of fare per mile from all passengers, - - -	.0434
Total number of passengers carried, - -	18,396
Passenger mileage, or passengers carried one mile, - - -	353,015
Miles run by passenger trains, - - -	23,841
Miles run by freight trains, - - -	25,368
Miles run by all other trains, - - -	5,115
Total miles run on Shepaug Railroad, - -	54,324
Total miles run on Danbury & Norwalk Railroad, - - -	10,633
Total number of tons of freight carried, - -	39,121
Freight mileage, or tons carried one mile, - -	822,007
Average rate of freight per ton per mile, - -	.0532
Number of men employed in operating road, including officers, - - - -	74

ACCIDENTS.

STATEMENT OF EACH ACCIDENT IN DETAIL.

1885.

Sept. 11. James Harris, brakeman, slipped while trying to get on train in motion; foot run over.

OFFICERS.

President, HENRY W. BUEL, Litchfield, Conn.
Vice-President, HENRY R. COIT, Litchfield, Conn.
Secretary, WILLIAM DEMING, Litchfield, Conn.
Treasurer, HENRY R. COIT, Litchfield, Conn.
Superintendent, EDWIN McNEILL, Hartford, Conn.
Acting Superintendent, ALEX. McNEILL, Litchfield, Conn.
Chief Clerk, JOHN O. COIT, Litchfield, Conn.
General Ticket Agent, ALEX. McNEILL, Litchfield, Conn.
General Freight Agent, ALEX. McNEILL, Litchfield, Conn.

BOARD OF DIRECTORS.

HENRY W. BUEL, Litchfield, Conn.
HENRY R. COIT, Litchfield, Conn.
EDWARD W. SEYMOUR, Litchfield, Conn.
WILLIAM DEMING, Litchfield, Conn.
HOLMES O. MORSE, Litchfield, Conn.
LEVERETT W. WESSELLS, Litchfield, Conn.
ASAHEL H. MORSE, Litchfield, Conn.
EDWIN MCNEILL, Hartford, Conn.
ALBERT L. HODGE, Roxbury Station, Conn.

Attest, HENRY W. BUEL, *President.*

Attest, HENRY R. COIT, *Treasurer.*

STATE OF CONNECTICUT, }
COUNTY OF LITCHFIELD. }

LITCHFIELD, Nov. 14, 1885.

Then personally appeared Henry W. Buel, President, and Henry R. Coit, Treasurer, of the Shepaug Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

GEORGE M. WOODRUFF, *Notary Public.*

PROPER ADDRESS OF THE COMPANY.

SHEPAUG RAILROAD COMPANY,
Litchfield, Conn.

SHORE LINE RAILWAY AS LESSOR.

*Return of the Shore Line Railway Company, for the year ending
September 30, 1885.*

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$3,894.05
From New York, New Haven & Hartford Railroad			
Company for rent of road,	-	-	100,000.00
Total,	-	-	\$103,894.05

STATEMENT OF TOTAL EXPENDITURES.

For taxes, -	-	-	-	\$14,961.05
For interest,	-	-	-	9,140.95
For dividends (number two; rate per cent, $3\frac{1}{2}$ and 4 per cent.), -	-	-	-	75,000.00
Dates when paid, January 8, and July 9, 1885.				
Petty expenses, -	-	-	-	14.50
Treasurer's salary, -	-	-	-	400.00
Cash on hand to balance, -	-	-	-	4,377.55
Total,	-	-	-	\$103,894.05

GENERAL BALANCE-SHEET.

Assets.

Construction account,	-	-	-	\$1,169,496.10
Profit and loss,	-	-	-	26,126.35
Cash,	-	-	-	4,377.55
Total,	-	-	-	\$1,200,000.00

Liabilities.

Capital stock,	-	-	-	-	-	\$1,000,000.00
Funded debt,	-	-	-	-	-	200,000 00
Total,	-	-	-	-	-	\$1,200,000.00

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$1,060,000.00
Capital stock authorized by vote of Company,	-	-	1,000,000.00
Capital stock issued, viz.,—			
10,000 full shares of \$100 each,	-	-	1,000,000.00
Stock issued for cash,	-	-	62,845.20
Stock issued for bonds,	-	-	678,125.00
Stock issued for increased valuation of road, or equipment, or both,	-	-	259,029.80
Amount of stock held in Connecticut,	-	-	690,900.00
Number of stockholders residing in Connecticut,			196
Whole number of stockholders,	-	-	237

BONDS OR UNFUNDED DEBT.

First mortgage, due 1910; rate of interest, $4\frac{1}{2}$ per cent.,	-	-	-	-	\$200,000.00
Interest paid to September 1, 1885.					

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were
opened for use, viz., —
From New Haven, Conn., to New London, Conn.,
July 22, 1852.

(Included in report of N. Y., N. H. & Hartford R. R. Co., as Lessees.)

Length of main line from New Haven, Conn., to New London, Conn.,	-	-	-	50.97m.
Length of sidings, or other tracks not included above,	-	-	-	9.39m.
Length of track of road, including sidings, in sin- gle track miles,				60.36m.

Length of track laid with steel rails (weight per yard, 60 and 70 lbs.), - - -	50.97m.
Miles of track laid with steel rails during the year (No. of tons, 45, weight per yard, 70 lbs., cost, \$28.00), - - -	.41m.
Number of new ties put in track during the year (cost, \$10,367.60), - - -	22,153
Aggregate length of wooden bridges, in feet, -	11,970
Number of spans of 25 feet or over, - -	35
Aggregate length of iron bridges, in feet, -	507
Number of spans of 25 feet or over, - -	1
Aggregate length of stone arch bridges, in feet, -	56
Number of highway crossings over the track, -	7
Number of highway crossings under the track, -	6
Number of highway crossings at grade, - -	67
Number of railroads crossed at grade, and name of each, - - - -	2
New York, New Haven & Hartford R. R., Hartford & Connecticut Valley R. R.	
Length of all roads operated by this Company, -	50.97m.
Number of stations on main line, - -	20

OFFICERS.

President, S. B. CHITTENDEN, New York, N. Y.
Vice-President, E. H. TROWBRIDGE, New Haven, Conn.
Secretary, WILBUR F. DAY, New Haven, Conn.
Treasurer, WILBUR F. DAY, New Haven, Conn.
Superintendent, W. A. WATERBURY, New Haven, Conn.

BOARD OF DIRECTORS.

S. B. CHITTENDEN, New York, N. Y.
 CHARLES G. LANDON, New York, N. Y.
 E. H. TROWBRIDGE, New Haven, Conn.
 HENRY L. HOTCHKISS, New Haven, Conn.
 WILLIAM T. BARTLETT, New Haven, Conn.
 ARTHUR D. OSBORNE, New Haven, Conn.
 WILBUR F. DAY, New Haven, Conn.

Attest, E. H. TROWBRIDGE, *Vice-President*.
 Attest, WILBUR F. DAY, *Treasurer*.

STATE OF CONNECTICUT,
COUNTY OF NEW HAVEN. }

NEW HAVEN, Oct. 22, 1885.

Then personally appeared E. H. Trowbridge, Vice-President, and Wilbur F. Day, Treasurer, of the Shore Line Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

ROBERT L. COUCH,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

WILBUR F. DAY, *Treasurer,*

SHORE LINE RAILWAY,

New Haven, Conn.

STAMFORD & NEW CANAAN RAILROAD.

*Return of the Stamford & New Canaan Railroad Company, for the
year ending September 30, 1885.*

Statement of gross earnings included in report of N. Y., N. H.
& H. R. R. Co., lessees.

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

Cash on hand at date of last report,	-	-	\$622.96
Rent N. Y., N. H. & H. R. R. Co.,	-	-	4,000.00
Sale of equipment,	-	-	2,277.60
Total,	-	-	\$6,900.56

STATEMENT OF TOTAL EXPENDITURES.

For dividends (number, two; rate per cent., about 2,) for year ending Sept. 30, 1884,	-	-	\$4,000.00
Accounts payable,	-	-	2,900.56
Total,	-	-	\$6,900.56

GENERAL BALANCE-SHEET.

Assets.

Nominal value of property,	-	-	\$99,877.46
Total,	-	-	\$99,877.46

Liabilities.

Capital stock,	-	-	\$99,877.46
Total,	-	-	\$99,877.46

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by vote of Company,	-	\$99,877.46
Capital stock issued, viz., —		
998 full shares of \$100 each,	\$99,800.00	
Fractional shares subject to further		
assessment,	- - 77.46	99,877.46
Stock issued for indebtedness of New Canaan		
Railroad, as per act of re-organization,	-	99,877.46
Amount of stock held in Connecticut,	- -	99,577.46
Number of stockholders residing in Connecticut,		6
Whole number of stockholders,	- - -	9

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz., —

From New Canaan, Conn., to Stamford,
Conn., July 4, 1868.

Length on main line from New Canaan, Conn., to		
Stamford, Conn.,	- - - -	8.30m.
Length of road (main line) owned by the Company,		8.30m.
Length of sidings, or other tracks not included		
above,	- - - -	.85m.
Length of track of road, including sidings, in		
single track miles,	- - - -	9.15m.
Length of track laid with steel rails during the		
year (number of tons, 2,057; weight per yard,		
70 lbs.; cost, \$28).	- - - -	1.87m.
Number of new ties put in track during the year		
(cost, \$2,317.07),	- - - -	4,951
Aggregate length of wooden bridges, in feet,	-	128
Number of spans of 25 feet or over,	- -	1
Number of highway crossings under the track,	-	1
Number of highway crossings at grade,	- -	13
Number of highway crossings at grade with gates,		4
Length of all roads operated by this Company,	-	8.30m.
Number of stations on main line,	- - -	5

Equipment and fares, freight, etc., included in report of N. Y., N. H. & H. R. R. Co., lessees.

OFFICERS.

President, GEORGE H. WATROUS, New Haven, Conn.

Secretary, WILLIAM E. BARNETT, New York.

Treasurer, WILLIAM L. SQUIRE, New York.

BOARD OF DIRECTORS.

GEORGE H. WATROUS, New Haven, Conn.

E. M. REED, New Haven, Conn.

WILLIAM D. BISHOP, Bridgeport, Conn.

NATHANIEL WHEELER, Bridgeport, Conn.

E. H. TROWBRIDGE, New Haven, Conn.

HENRY C. ROBINSON, Hartford, Conn.

WILLARD PARKER, New York.

WM. E. BARNETT, New York.

WM. L. SQUIRE, New York.

Attest, GEORGE H. WATROUS, *President*.

Attest, WILLIAM L. SQUIRE, *Treasurer*.

STATE OF NEW YORK, }
COUNTY OF NEW YORK, }

November 11, 1885.

Then personally appeared George H. Watrous, President, and William L. Squire, Treasurer, of the Stamford & New Canaan Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

A. S. MAY, *Notary Public*,

New York County, No. 128.

PROPER ADDRESS OF THE COMPANY.

STAMFORD & NEW CANAAN RAILROAD COMPANY.

GRAND CENTRAL DEPOT.

New York, N. Y.

SOUTH MANCHESTER RAILROAD.

*Return of the South Manchester Railroad Company, for the year
ending September 30, 1885.*

EARNINGS AND EXPENSES.

STATEMENT OF GROSS EARNINGS.

From passenger transportation,	-	-	-	\$6,811.70
From freight transportation,	-	-	-	5,713.83
From United States mails and express,	-	-	-	50.04
Total gross earnings,	-	-	-	<u>\$12,575.57</u>

STATEMENT OF OPERATING EXPENSES.

For repairs of road-bed and track,	-	-	-	\$1,931.20
For repairs of buildings and fixtures,	-	-	-	118.54
For repairs of locomotives,	-	-	-	745.43
For repairs of cars,	-	-	-	106.63
For repairs of machinery and tools,	-	-	-	14 50
For salaries and labor not included above,	-	-	-	4,992.85
For fuel for locomotives and cars,—				
230 tons of coal,	-	-	\$1,240.61	
5 cords of wood,	-	-	25.00	1,265.61
For fuel for stations and shops,—				
10 tons of coal,	-	-	-	65.00
For oil and waste,	-	-	-	248.43
For stationery, etc.,	-	-	-	214.50
Total operating expenses,	-	-	-	<u>\$9,702.69</u>
Net earnings,	-	-	-	<u>\$2,872.88</u>

TOTAL RECEIPTS AND EXPENDITURES.

STATEMENT OF RECEIPTS FROM ALL SOURCES.

From gross earnings, as stated,	-	-	-	\$12,575.57
From decrease of inventory,	-	-	-	646.38
Total,	-	-	-	<u>\$13,221.95</u>

STATEMENT OF TOTAL EXPENDITURES.

For operating expenses, as stated,	-	-	\$9,702.69
For taxes, -	-	-	240.71
For decrease of floating debt,	-	-	3,278.55
Total,	-	-	<u>\$13,221.95</u>

GENERAL BALANCE-SHEET.

Assets.

Construction account,	-	-	\$65,643.04
Equipment account,	-	-	21,123.72
Materials and supplies on hand,	-	-	2,728.69
Total,	-	-	<u>\$89,495.45</u>

Liabilities.

Capital stock,	-	-	\$40,000.00
Accounts payable,	-	-	21,338.48
Profit and loss,	-	-	28,156.97
Total,	-	-	<u>\$89,495.45</u>

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$40,000.00
Capital stock authorized by vote of Company,	-	-	40,000.00
Capital stock issued, viz., —			
400 full shares of \$100 each,	-	-	40,000.00
Stock issued for cash,	-	-	40,000.00
Amount of stock held in Connecticut,	-	-	40,000.00
Number of stockholders residing in Connecticut,	-	-	9
Whole number of stockholders,	-	-	9

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz.,—

From South Manchester to North Manchester, June, 1869

Length of main line from Manchester to South Manchester, - - - - -	2.25m.
Length of road (main line) owned by the Company, - - - - -	2.25m.
Length of sidings, or other tracks not included above, - - - - -	1.36m.
Length of track of road, including sidings, in single track miles, - - - - -	3.61m.
Length of track laid with steel rails (weight per yard, 56 lbs.), - - - - -	2.25m.
Number of new ties put in track during the year (cost. \$275), - - - - -	550
Number of highway crossings over the track, - - - - -	1
Number of highway crossings at grade, - - - - -	5
Length of all roads operated by this Company, - - - - -	2.25m.
Number of stations on main line, - - - - -	2

EQUIPMENT.

Number of locomotives (not including switching engines), - - - - -	2
Average weight of same, including tender, water, and fuel, - - - - -	27 tons.
Number of passenger cars, - - - - -	3
Number of locomotives equipped with train brakes, - - - - -	2
Number of cars equipped with train brakes, - - - - -	3
Name of brake, - - - - -	Westinghouse.
Number of passenger train cars with patent platform, buffer, and coupler, - - - - -	3
Name of patent, - - - - -	Miller.

FARES, FREIGHT, ETC.

Average rate per mile received from passengers on roads operated by this Company, excluding season-ticket passengers, - - - - -	.0408
---	-------

Average rate per mile for season-ticket passengers, reckoning one round trip per day to each ticket,	.0208
Average rate of fare per mile from all passengers,	.0294
Total number of passengers carried, - - -	102,830
Passenger mileage, or passengers carried one mile,	231,367
Miles run by passenger trains, - - -	15,777
Miles run by freight trains, - - -	1,535
Total miles run, - - - - -	17,312
Total number of tons of freight carried, - -	19,826
Freight mileage, or tons carried one mile, -	44,608
Average rate of freight per ton per mile, -	.1281
Number of men employed in operating road, in- cluding officers, - - - - -	10

OFFICERS.

President, F. W. CHENEY, South Manchester, Conn.

Sec. and Gen'l Manager, R. O. CHENEY, So. Manchester, Conn.

Treasurer, C. S. CHENEY, South Manchester, Conn.

BOARD OF DIRECTORS.

RALPH CHENEY, South Manchester, Conn.

FRANK CHENEY, South Manchester, Conn.

F. W. CHENEY, South Manchester, Conn.

RICHARD O. CHENEY, South Manchester, Conn.

Attest, F. W. CHENEY, *President*.

Attest, C. S. CHENEY, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF HARTFORD. }

November 10, 1885.

Then personally appeared F. W. Cheney, President, and C. S. Cheney, Treasurer, of the South Manchester Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

RICHARD O. CHENEY,

Notary Public.

PROPER ADDRESS OF THE COMPANY.

SOUTH MANCHESTER RAILROAD COMPANY,
South Manchester, Conn.

WATERTOWN & WATERBURY R. R.

*Return of the Watertown & Waterbury Railroad Company for the
year ending September 30, 1885.*

[We report no change in the management or affairs of the Watertown & Waterbury Railroad Company. The Naugatuck Railroad Company still operating our road, pay all bills, taxes, etc., and taking all receipts.]

GENERAL BALANCE-SHEET.

Assets.

Construction account,	-	-	-	-	\$134,248.43
Profit and loss,	-	-	-	-	2,951.57
Total,	-	-	-	-	<u>\$137,200.00</u>

Liabilities.

Capital stock,	-	-	-	-	\$118,200.00
Bonds funded,	-	-	-	-	19,000 00
Total,	-	-	-	-	<u>\$137,200.00</u>

PRESENT OR CONTINGENT LIABILITIES, NOT INCLUDED IN BALANCE-SHEET.

Overdue interest on bonds issued by this company,	\$15,870.00
---	-------------

GENERAL INFORMATION.

CAPITAL STOCK.

Capital stock authorized by charter,	-	-	\$150,000.00
Capital stock authorized by vote of Company,	-	-	130,000.00
Capital stock issued, viz.,—			
2,364 full shares of \$50 each,	-	-	118,200.00

Stock issued for cash, - - -	\$118,200.00
Amount of stock held in Connecticut, - -	118,200.00
Number of stockholders residing in Connecticut, -	56
Whole number of stockholders, - - -	56

BONDS OR UNFUNDED DEBT.

First mortgage, due November 17, 1885; rate of interest, 7 per cent., - - -	\$19,000.00
Interest paid to May 15, 1873.	

DESCRIPTION OF ROAD.

Date when road, or different portions thereof, were opened for use, viz., —

From Watertown to Junction of Naugatuck Railroad, Waterbury, November 1, 1870.

Length of main line from Watertown to Waterbury, - - - - -	4.60m.
Length of sidings, or other tracks not included above, - - - - -	.25m.
Length of track of road, including sidings, in single track miles, - - - - -	4.85m.
Weight per yard of iron rails in main line, 58 lbs.	
Miles of track laid with steel rails during the year (No. of tons, 60; weight per yard, 58 lbs.; cost, \$1,800.00).	
Number of new ties put in track during the year (cost, \$2,475.00), - - - - -	5,500
Aggregate length of wooden bridges, in feet, -	1,531
Number of spans of 25 feet or over, - - -	5
Aggregate length of iron bridges, in feet, -	125
Number of spans of 25 feet or over, - - -	1
Number of highway crossings under the track, -	2
Number of highway crossings at grade, - - -	3
Number of stations on main line, - - - -	2

OFFICERS.

President, WM. D. BISHOP, Bridgeport, Conn.

Secretary, L. W. CUTLER, Watertown, Conn.

Treasurer, L. W. CUTLER, Watertown, Conn.

Superintendent, GEO. W. BEACH, Waterbury, Conn.

BOARD OF DIRECTORS.

WM. D. BISHOP, Bridgeport, Conn.

RUSSELL TOMLINSON, Bridgeport, Conn.

HORACE NICHOLS, Bridgeport, Conn.

ROYAL M. BASSETT, Derby, Conn.

F. J. KINGSBURY, Waterbury, Conn.

GEO. W. BEACH, Waterbury, Conn.

MERRIT HEMINGWAY, Watertown, Conn.

HENRY MERRIMAN, Watertown, Conn.

O. B. KING, Watertown, Conn.

LEMAN W. CUTLER, Watertown, Conn.

Attest, WM. D. BISHOP, *President*.

Attest, LEMAN W. CUTLER, *Treasurer*.

STATE OF CONNECTICUT, }
COUNTY OF LITCHFIELD, }

WATERTOWN, Oct 1, 1885.

Then personally appeared Wm. D. Bishop, President, and Leman W. Cutler, Treasurer, of the Watertown & Waterbury Railroad Company, and severally made solemn oath that they verily believed the foregoing return by them subscribed to be true and correct.

Before me,

W. B. HOTCHKISS,

Judge of Probate.

PROPER ADDRESS OF THE COMPANY.

WATERTOWN & WATERBURY RAILROAD COMPANY,
Watertown, Conn.

GENERAL INDEX.

Accidents, 21-24.

Statistic, 114.

Asylum Street crossing, Hartford, 34, 85.

Boston & New York Air Line R. R. Co., annual return of, 131-135.

Colchester Railway Co., annual return of, 136, 137.

Connecticut Central R. R. Co., annual return of, 138-140.

Return of lessee, 141-144.

Condition of roads, 10-18.

Danbury & Norwalk R. R. Co., annual return of, 145-151.

Condition of road, 11.

Drawbridge stops and obstructions, 26, 27.

Employers and employees, relation to each other, 27-33.

Employee's Liability Act, 45.

Darrigan *vs.* N. Y. & N. E. R. R. Co., 50-72.

Zeigler *vs.* D. & N. R. R. Co., 72-84.

Grade crossings, number of, 108.

Limited powers of commission over, 6-8.

Changes in, during past year, 8, 9.

Hartford, Asylum Street crossing, 34, 85.

Hartford & Connecticut Valley R. R. Co., annual return of, 152-158.

Condition of road, 11.

Hartford & Connecticut Western R. R. Co., annual return of, 159-165.

Condition of road, 12.

Hartford & Harlem R. R. Co., status of, 10.

Statement and officers, 166, 167.

Housatonic R. R. Co., annual return of, 168-174.

Condition of road, 12.

Locomotive whistle, 3-5.

Meriden & Cromwell R. R. Co., annual return of, 175-180.

Condition of road, 12.

Naugatuck R. R. Co., annual return of, 181-188.

Condition of road, 13.

New Britain, efforts to secure new depot at, 24.

New Haven & Derby R. R. Co., annual return of, 189-195.

Condition of road, 13.

- New Haven & Northampton Co., annual return of, 196-204.
Condition of road, 14.
- New London, steps towards new depot at, 25.
- New London Northern R. R. Co., annual return of, 205-212.
Condition of road, 14.
- New York & Connecticut Air Line Railway Co., return of, 213-216.
Status of company, 9.
- New York & New England R. R. Co., annual return of, 217-229.
Condition of road, 15.
- New York, New Haven & Hartford R. R. Co., annual return of, 230-247.
Condition of road, 16.
- New York, Providence & Boston R. R. Co., annual return of, 248-256.
Condition of road, 17.
- Norwich & Worcester R. R. Co., annual return of, 257-264.
Condition of road, 15.
- Parallel railroad companies, status of, 9.
- Passenger stations, efforts to secure new ones, 24-26.
Powers of commissioners too restricted, 26.
- Permanent investments, 19.
- Ridgefield & New York R. R. Co., annual return of, 265, 266.
- Rockville R. R. Co., annual return of, 267-269.
- Shepaug R. R. Co., annual return of, 270-275.
Condition of road, 17.
- Shore Line Railway Co., annual return of, 276-279.
- South Manchester R. R. Co., annual return of, 283-286.
Condition of road, 18.
- Stamford & New Canaan R. R. Co., annual return of, 280-282.
- Standard time, 5.
Communication from Prof. Leonard Waldo, 38.
- Statistics tabulated, 91-129.
- Sunday trains, 34.
- Watertown & Waterbury R. R. Co., annual return of, 287-289.

LAWS

RELATING SPECIALLY TO

RAILROADS.

STATUTES OF CONNECTICUT RESPECTING RAILROADS.

SECTION.

Railroad Commissioners.

1. How appointed.
2. Composition of the Board.
3. Vacancy, how filled.
4. Office and clerk.
5. Record.
6. Salaries and expenses.
7. Repeal.
8. To pass over road free.
9. To give notice before approving lay-out.

SECTION.

10. To certify that road is safe before opened.
11. To examine roads, how often.
12. General duties.
13. May order gates, flagmen, and signals.
14. May make recommendations.
15. May apply for injunction against any company, when.
16. Power to examine witnesses; penalties for resisting.
17. Report to General Assembly.

SECTION 1. The Governor shall, annually, within sixty days from the organization of the general assembly, nominate, and with the advice and consent of the senate shall appoint, one Railroad Commissioner, who shall hold his office for the term of three years from and after the next succeeding first day of July. The senate shall act on all nominations of the Governor within ten days after they are made. If the Governor shall fail to nominate, within sixty days after the organization of the general assembly, some person for Railroad Commissioner, who shall be confirmed by the senate, the general assembly shall fill the vacancy which will arise during the year.

1877.

Railroad commissioners,
how appointed.

SEC. 2. One of the Railroad Commissioners shall be a lawyer in good standing in his profession, and of at least ten years' practice. One of said Railroad Commissioners as hereafter appointed shall be a capable and experienced civil engineer, of at least ten years' practice in his said business of civil engineer; and the other of said Railroad Commissioners as hereafter appointed shall be a good practical business man, and they shall be and constitute the Board of Railroad Commissioners.

Composition of
the board.

SEC. 3. If any vacancy occurs in said Board of Railroad Commissioners at a time when the general assembly is not in session, the Governor shall appoint a Railroad Commissioner to fill such vacancy until the rising of the next session of the general assembly; and all other vacancies shall be filled for the remainder of their respective terms in the manner provided by section one

Vacancy, how
filled.

of this act; and no stockholder or agent of any railroad company shall be a Commissioner.

Office and clerk. SEC. 4. The board shall appoint a clerk and have an office in Hartford, where its records shall be preserved, which shall be kept open during the usual business hours. If the comptroller does not furnish said board a proper office, it may hire one at an annual rent not exceeding five hundred dollars.

Records. SEC. 5. The Railroad Commissioners shall keep a record of all communications addressed to them officially, of all their official acts and proceedings, and of all facts learned in relation to any casualty, with the names of the persons from whom they were derived, or by whom they may be proved, may employ experts or other agents when necessary, and shall have the powers and be subject to the duties specified in chapter two, part nine, of title seventeen of the general statutes.

1878.
Salaries and
contingent ex-
penses. SEC. 6. The office expenses and salaries of the board shall be paid monthly from the treasury, and in July in each year the whole amount so paid during the year ending the fourth day of July shall be apportioned by the comptroller among the several railroad companies, in proportion to the length of the main track or tracks of their respective railroads in this state, and each company and the trustees, assignees, lessees, or other parties operating any such railroad shall pay the treasurer their proportion of such amount.*

Repeal. SEC. 7. All acts and parts of acts inconsistent herewith are hereby repealed.

2. RAILROAD COMMISSIONERS.

To pass free on
railroads. SEC. 8. The Railroad Commissioners shall have the right to pass free of charge, in the performance of their duties, on all the railroads in the state, and to take with them any person in their official employment.

To give notice
before approval
of lay-out, etc. SEC. 9. Before the Railroad Commissioners shall approve the laying out of any railroad, or the taking of any real estate for the purposes of said road, or any change or alteration of the same, they shall give reasonable notice to all persons having an interest in such estate to attend and be heard; and the appraisers shall cause a like notice to be given to all persons interested in the real estate taken or proposed to be taken; and if any such person resides out of this state, or is a *feme covert*, infant, or *cestui que trust*, or *non compos mentis*, any judge of the Superior Court may prescribe the notice to be given to such person.

* See Sec. 1, act 1882, page 14.

SEC. 10. No part of any railroad shall be opened for public travel unless the railroad company shall first obtain a certificate signed by the Railroad Commissioners that such road is in a suitable and safe condition.

1856.
To certify that road is safe before it is opened.

SEC. 11. The Railroad Commissioners shall, at least twice in each year, examine the several railroads in this state, and shall make a like examination of any railroad within the limits of any town, when thereto requested in writing by the selectmen, and shall see that the same are kept in suitable repair, and that the railroad companies faithfully comply with all provisions of law.

1850. 1856.
1862.
To examine railroads at least twice a year.

SEC. 12. Said Commissioners shall cause such portion of the laws relating to railroads, as they deem proper, to be posted as they shall direct; and may at any time, and on the complaint in writing of five of the stockholders or creditors of any railroad company, assigning sufficient reason, shall examine its railroad and all its appurtenances, engines and cars, and its by-laws and rules, and in such examinations shall pass over the road at a rate not exceeding six miles an hour, and shall stop at each culvert, bridge, and piling, and examine the same, and shall examine the rails and ties in every mile; notifying the company in writing of the time of such examinations; and shall notify the company to make all repairs required within a time limited; shall make such rules as to platforms and out-buildings at stations as are for the public interest; may prescribe the time during which any ticket office shall be open for the sale of tickets, and no company neglecting such order shall receive more than the regular ticket price for fare; shall make necessary orders for compelling companies to furnish comfortable seats for passengers, and for regulating the manner in which companies shall manage their engines and cars at highway crossings; shall direct that suitable warning boards be put up at dangerous crossings; may require companies to maintain a gate across a highway at any crossing, and to provide an agent to open or close the same; shall, when two roads meet or intersect, at the request of the directors of the company owning either, prescribe rules relative to the exchange of passengers and luggage; and shall cause printed copies of the sixty-ninth, seventieth, and seventy-first sections of this article to be kept posted up at all railroad stations.

1874.
Commissioners.

1853.

1867.

1867.

1865.

SEC. 1. The Railroad Commissioners, when requested in writing, by the selectmen of any town, the mayor and common council of any city, or the warden or burgesses of any borough (in cases where the borough has charge of the highways within the same), to order a gate or

1884.
Gates, electric signals, and flagman, how ordered.

electric signal to be erected, or a flagman to be stationed at any railroad crossing within their respective towns, cities, or boroughs, shall visit such place, first giving the authorities making such request reasonable notice thereof, and if the public safety requires it, shall order the company operating said railroad to maintain a gate or electric signal, or to keep a flagman at said place, or to do any other act at said place needful for the protection of the public, and may specify when said gate shall be opened and closed, or when flagmen shall be on duty, and may change any such order when they deem it necessary, first visiting the town, city, or borough in which said crossing is located, and there giving the authorities thereof an opportunity to be heard thereon; and if any railroad company shall neglect to station flagmen, or maintain gates or electric signals as ordered by said Commissioners, or shall neglect to comply with any order of said Commissioners provided for by this section, or any order heretofore issued by said Commissioners relating to the maintenance of gates, electric signals, or flagmen, at any railroad crossing, it shall forfeit to the state fifty dollars for each day of such neglect.

1883.
Appeals from
decision of
Commissioners.

SEC. 2. When the Railroad Commissioners, on application as aforesaid, shall make an order as provided herein, or refuse to make the same, their decision shall be communicated to the parties in interest within thirty days from the final hearing on the same, and either party aggrieved by such decision may appeal therefrom to the superior court, in the manner and with like effect as provided for appeals in section fifty-two of article two, part nine, chapter two, title seventeen, of the general statutes (page 327). But in all cases where a flagman, gate, or electric signal shall be ordered by the superior court upon an appeal taken by the applicants therefor, such court may at its discretion order a portion of the expense of maintaining or erecting the same, but not exceeding one-half, to be borne by the town, city, or borough in which the crossing is situated; and the superior court may at any time upon the application of either party, with due notice to adverse parties, annul or vary any order passed as aforesaid; *provided*, such court shall find there has been a change of circumstances surrounding such crossing.

SEC. 3. Section thirteen of article two, part nine, chapter two, title seventeen of the general statutes (page 320), chapter ninety of the public acts of 1875 (page 51), and chapter fifty-four of the public acts of 1880 (page 524), are hereby repealed.

SEC. 14. The Railroad Commissioners shall recom-
mend in writing to the several railroad companies, or any
of them, from time to time, the adoption of such meas-
ures and regulations as such Commissioners deem con-
ducive to the public safety and interest; and shall report
any neglect to adopt such recommendations to the next
General Assembly.

1853.

May make
recommendations.

ADDITIONAL PROTECTION TO BRIDGES, TRESTLES AND PILINGS.

SECTION 1. Whenever the Railroad Commissioners
shall deem it necessary for the safety of persons travel-
ing upon any railroad in this State that guard-rails or
any other appliances to secure safety should be placed
upon any bridge belonging to such railroad, said Com-
missioners may order the corporation owning or operat-
ing such railroad to place such additional guards upon
said bridge as they may deem necessary and proper to
accomplish the object aforesaid.

1873.

Guard rails to
be placed on
railroad
bridges.

SEC. 2. Any railroad company which shall neglect or
refuse to comply with the orders of the Railroad Com-
missioners, given in pursuance of section one of this act,
shall forfeit and pay to the treasurer of this State twenty-
five dollars per day for each day of such neglect or
refusal.

Penalty.

SEC. 15. If, upon examination of any railroad, or the
affairs of any railroad company, the Commissioners shall
be of opinion that such road is in such condition, or that
its affairs are so conducted as to endanger the safety of
the public, or that the company has violated the law or
refused to obey the directions of said Commissioners or
of any judge of the Superior Court, made pursuant to
the powers given in this Part, they may within one year
after said examination make application to any judge of
the Superior Court for an injunction to restrain any per-
son from exercising or attempting to exercise the duties
of any officer in such company; and said judge may pro-
ceed thereon as the Supreme Court may do on petitions
for any injunction.

1853.

May apply for
injunction
against corpora-
tion, when.

SEC. 16. The Railroad Commissioners may summon
and examine under oath such witnesses as they may think
proper in relation to the affairs of any railroad company;
and whoever shall refuse, without justifiable cause, to
appear and testify, or who shall in any way obstruct any
Railroad Commissioner in the discharge of his duty,
shall be fined not exceeding one thousand dollars, or
imprisoned not exceeding one year, or both.

1872.

Power to exam-
ine witnesses.

Penalty for
resisting.

1881.
Witness fees to
be paid.

The fees of witnesses summoned by the Railroad Commissioners to appear before them under the provisions of the sixteenth section of part nine, chapter two, title seventeen (page 321) of the general statutes, and the fees for summoning such witnesses, shall be taxed by the Commissioners and paid by the treasurer of the State upon the order of the comptroller.

1876.
Report to Gen-
eral Assembly.

SEC. 17. The Railroad Commissioners shall make a report of the general conduct and condition of all railroads, and of any violation of law by any of them, to each General Assembly in the second week of its session, with such suggestions for legislation as they deem proper.

Title VI.

1844. 1865.
Notice of peti-
tions concern-
ing railroad,
canal, or turn-
pike charters.

SEC. 8. No petition for the incorporation of any railroad, horse railroad, canal, or turnpike company, or for an alteration of the charter of any such company, shall be heard by the General Assembly, unless public notice shall have been given by advertisement in some newspaper published in the county where such railroad, horse railroad, canal or turnpike is proposed to be or is located, at least three weeks before the first day of the session to which such petition is brought, designating the intended route of such railroad, canal, or turnpike, the streets, highways, and other intended route of such horse railroad, or the proposed alteration of such charter; nor unless the petition for such railroad company is accompanied with, and supported by, the report of a skillful engineer, founded on examination, showing the general profile of the surface of the country through which said railroad is proposed to be made, the manner of its construction, the feasibility of the route, the character of the soil, and the probable expense of constructing the same.

1849.
Petitions to be
accompanied by
report of en-
gineer.

Title XVII, Chap. 2, Part 9.

ARTICLE I.

ORGANIZATION OF COMPANIES.

1871.
General railroad
law.

SECTION 1. Any number of persons not less than twenty-five may form a company for the purpose of constructing, maintaining, and operating a railroad for public use in the conveyance of persons and property.

Articles of asso-
ciation.

SEC. 2. The persons forming such railroad company shall make and sign articles of association, in which shall be stated: First, the name of the company; second, the

place where its principal office or place of business is located, which shall be and continue in this State; third, the places from and to which and the name of all the towns through and into which it is proposed to construct, maintain and operate said road; fourth, the length of said railroad, as nearly as may be, and the amount of capital stock of the company, which shall not be less than ten thousand dollars for every mile of road proposed to be constructed; fifth, the names and residences of not less than nine directors of said company, who shall be chosen by the persons subscribing said articles of association, and a majority of whom shall always be residents of this State, and who shall manage its affairs for one year; but the amount of the funded and floating debt of any such corporation shall at no time exceed the amount of cash actually paid in upon its capital stock.

SEC. 3. The capital stock of said company shall be divided into shares of one hundred dollars each, and each subscriber to such articles of association shall subscribe thereto his name, residence, and the number of shares he agrees to take in such company; and on compliance with the provisions of the succeeding sections, such articles of association may be filed in the office of the Secretary of this State, who shall endorse thereon the day they are filed, and record them; and thereupon the persons who have subscribed such articles, together with all persons who shall become stockholders of such company, shall be a corporation by the name specified in such articles.

SEC. 4. Such articles of association shall not be filed and recorded unless they are accompanied by the report, under oath, of a skillful engineer, founded on an actual examination of the route, showing the character and structure of the proposed road-bed, with its indications of rock or earth-cuttings; the manner in which it is proposed to construct said railroad; the general profile of the surface of the country through which it is proposed to be made; the feasibility of the route and an estimate of the probable expense of constructing the same; a copy of which report shall be kept on file in the office of the Secretary of this State; nor shall such articles of association be filed and recorded until at least five thousand dollars of stock for every mile of railroad proposed to be made is subscribed thereto, and ten *per cent.* of such subscription paid in cash to the directors named in said articles, nor unless there is annexed thereto an affidavit made by at least three of said directors, that the amount of stock required by this section has

Capital stock.

Name.

Engineer's report to accompany the articles of association.

Affidavit by directors.

been in good faith subscribed, and ten *per cent.* in cash paid thereon as aforesaid, and that it is intended in good faith to construct the road named in such articles; and a copy of any articles of association filed and recorded as aforesaid, or of the record thereof, certified by the Secretary of the State, shall be *prima facie* evidence of the due formation, existence, and capacity of said corporation.

Subscriptions
to the capital
stock.

SEC. 5. When such articles of association are recorded in the office of the Secretary, the directors may, in case the whole of the capital stock is not subscribed, open books of subscription to the same in such places and on such notice as they may deem expedient, and may continue to receive subscriptions until the whole of the capital stock is subscribed; and no subscription shall be received or taken without such payment of ten *per cent.*; but such company shall not commence the construction of its road until at least ten thousand dollars a mile is subscribed to the capital stock thereof by responsible persons.

Powers of the
company.

SEC. 6. Every railroad company may hold such real estate as may be convenient for accomplishing the objects of its organization; may by its agents enter upon such places as may be designated by its directors, for the purpose of making surveys and determining the line whereon to construct said railroad; and may construct, equip, and maintain a railway, with one or more tracts, over the route specified in its charter or articles of association, and transport persons or property thereon by any power.

1867.
Right of way to
be obtained in
twelve months.

SEC. 7. No land shall be taken without the consent of its owner except within twelve months after the approval of the location of the route by the Railroad Commissioners;* and when the lands of any *feme covert*, infant, *cestui que trust*, or person *non compos mentis*, shall be necessary for the construction of any railroad, said lands may be taken on giving notice to the husband of such *feme covert*, the trustee of any such *cestui que trust*, the guardian, either natural or appointed, of such infant, and the conservator of such person *non compos mentis*, who may respectively release all damages for lands so taken, as fully as if the same were holden in their own right.

Trustees may
release.

1882.
Time for taking
land.

SEC. 1. Every railroad company organized under the general railroad law may take land subject to the law in such case provided, at any time within two years after the approval of the location by the Railroad Commissioners.

*See Secs. 1 and 6, Acts 1882, pages 10 and 12.

SEC. 2. If any railroad company formed under the provisions of article one, part nine, chapter two, title seventeen of the general statutes, shall not within two years after its articles of association are filed and recorded in the office of the secretary of this state, commence the construction of its road and expend thereon ten per cent. of the amount of its subscribed capital, or shall not finish or put in operation its railroad within five years from the time of filing and recording its articles of association as aforesaid, its corporate existence and powers shall cease; *provided*, that the Railroad Commissioners shall extend the time for the commencement of such railroad and expending ten per cent. and for taking lands, for a period or periods not exceeding, in the whole, two years beyond the time of two years hereinbefore referred to, if said railroad company has been prevented by litigation, or by the opposition of any party, from complying with the provisions of this statute.

When corporate existence ceases and Commissioners may extend time for taking land.

SEC. 3. Any railroad company organized under the provisions of the general railroad law may construct its railroad across navigable waters, when said railroad company shall have filed in the office of the secretary of this state a sworn statement of a competent engineer, approved by the railroad commissioners and the president and treasurer of said railroad company, that there has been expended in the construction of their railroad in this state a sum equal to ten thousand dollars for each mile of their said railroad within this state between either terminal point in the location of said road and the proposed location of said bridge; *provided, however*, that no bridge shall be constructed across any river or harbor nearer the sea than some existing bridge across such river or harbor; and further *provided*, that all such bridges shall be constructed in such manner, and of such materials and with draws of such width for the passage of vessels, as the Railroad Commissioners of this state shall authorize and direct; but nothing herein shall be construed to authorize any railroad company to construct or use a bridge for any but railroad purposes.

Under what conditions navigable waters may be bridged.

SEC. 4. Any railroad company may, subject to the existing provisions of law, issue bonds and execute mortgages to an amount not exceeding one-half of the sum which its president, treasurer, and an engineer approved by the railroad commissioners shall certify under oath to the comptroller of this state has been actually expended upon its railroad; and any false swearing in the matter shall be perjury. *Provided, however*, that the whole amount of bonds outstanding at any one time

The issue of bonds.

shall not exceed one half of the actual cost of the construction of such railroad.

Ownership in other railroad stock or bonds prohibited unless specially authorized.

SEC. 5. No other railroad company shall subscribe for, take, or hold any stock or bonds of any railroad company established under the general railroad law, either directly or indirectly, unless specially authorized by the general assembly.

How additional land is obtained.

SEC. 6. Every railroad company, after its line of railroad shall have been located, approved, and established, may take land for additional tracks, turnouts, and freight and passenger stations and depots, in the manner provided by law for the taking of lands by railroad companies; also for the purpose of supplying water for the use of its engines and stations.

Repeal.

SEC. 7. Section nine of article one, part nine, chapter two, title seventeen (page 317) of the general statutes, and all acts and parts of acts inconsistent herewith, are hereby repealed.

Increase of capital stock.

SEC. 8. In case the capital stock of any railroad company is found to be insufficient, it may, with the concurrence of two-thirds in amount of the stock represented at a meeting of the stockholders called for that purpose, increase its capital stock to such amount as may be required for the purposes of said road, and in such manner and on such terms as may be prescribed by said meeting; and the board of directors of any railroad company may at any time, with the consent of the stockholders, increase its capital stock to an amount sufficient to extinguish its funded and floating debt; but the amount of such increased capital stock, at its par value, shall not exceed the amount of such debts, and such increased stock shall only be issued to take up and cancel an equal amount of debts as aforesaid.

1883.
Consolidation of railroad companies.

SECTION 1. Any railroad company incorporated under the laws of this state for the purpose of building and operating a railroad within this state, extending to or beyond the boundary line of this state, may consolidate its capital stock, franchises, and property with the capital stock, franchises and property of any other incorporated railroad company whose line of railroad, built or to be built, is situated wholly outside this state, whenever the railroads of the companies thus consolidating form one continuous line of railroad from some point in this state to some point in an adjoining state; *provided*, that no companies shall thus consolidate if at the time of their consolidation the aggregate outstanding bonds of the companies proposing so to consolidate exceed one-half of what has been actually expended upon the rail-

roads of such consolidating companies; the amount of said outstanding bonds to be ascertained as follows: the same to be certified to the comptroller of this state in the case of each company by the written statement under oath of the president and treasurer of said company, and of an engineer approved by the railroad commissioners of this state, and false swearing in the matter shall be perjury; *and provided also* that no railroad companies shall be consolidated under this act whose railroads, built or to be built, run on parallel or competing lines.

SEC. 2. Such consolidation shall be made as follows: Manner of consolidation.
The directors of the companies proposing to consolidate may enter into a joint agreement, under the corporate seal of each company, for the consolidation of said companies and railroads, and prescribing the terms and conditions thereof, the mode of carrying the same into effect, the name of the new corporation, the number and names of the directors and other officers thereof, and who shall be the first directors and officers and their places of residence, the number of shares of the capital stock, the amount or par value of each share, and the manner of converting the capital stock of each of said companies into that of the new corporation, and how and when directors and officers shall be chosen, with such other details as they shall deem necessary to perfect such new organization and the consolidation of said companies or railroads. But in no case shall the capital stock of the company formed by such consolidation exceed the sum of the capital stock of the companies so consolidated, at the par value thereof, nor shall any bonds or other evidences of debt be issued for a consideration for, or in connection with, such consolidation.

Said agreement shall be submitted to the stockholders of each of said companies or corporations at a special meeting thereof, called separately for the purpose of taking the same into consideration; due notice of the time and place of holding said meeting, and the object thereof, shall be given by each company to its stockholders by written or printed notices addressed to each of the persons in whose names the capital stock of such company stands on the books thereof, and delivered to such persons respectively or sent to them by mail, when their post-office address is known to the company, at least thirty days before the time of holding such meeting, and also by a general notice published daily for at least four weeks in some newspaper printed in the city, town, or county where such company has its principal Articles of agreement to be submitted to stockholders.

office or place of business, and at the said meeting of the stockholders the agreement of the said directors shall be considered, and a vote by ballot taken for the adoption or rejection of the same, each share entitling the holder thereof to one vote, and said ballots shall be cast in person or by proxy, and if two-thirds of all the votes of all the stockholders shall be for the adoption of said agreement, then that fact shall be certified thereon by the secretaries of the respective companies under the seals thereof, and the agreements so adopted, or a certified copy thereof, shall be filed in the office of the secretary of this state, and shall from thence be deemed and taken to be the agreement and act of consolidation of the said companies; and a copy of the said agreement and act of consolidation, duly certified by the secretary of this state, under his official seal, shall be evidence in all courts and places of the existence of said new corporation, and that the foregoing provisions of this act have been fully observed and complied with.

Rights, franchises, etc.

SEC. 3. Said consolidated company, when formed as above provided, shall have and enjoy all the rights, franchises, property, and privileges which at the time of their consolidation were severally had or enjoyed by said constituent companies, subject to the provision that the consolidation permitted by this act shall not confer upon any railroad company any power or privilege not given by the laws of this state to all railroad companies organized under the general railroad laws of this state; subject also to the provisions of section five of this act; and said consolidated company shall be subject, as respects the construction, maintenance, operation, and taxation of that portion of its road built or to be built in each state, to the laws of such state, as fully as if no consolidation had been made; nor shall the right of any creditor of any company thus consolidated be affected by such consolidation.

May issue bonds, etc.

SEC. 4. Said consolidated company may issue bonds, and secure the same, by a mortgage of its entire franchises and property, both within and without this state, existing or to be acquired, or any part thereof, to one or more trustees, to be nominated by said company and approved by the governor of this state; and said mortgage may provide for a foreclosure or sale of the entire road and franchises in both states, in case of a default upon the bonds, by judgment or decree of a court of competent jurisdiction in this state.

SEC. 5. The provisions of section eighty-two of article two, part nine, chapter two, title seventeen of the general statutes (page 332), as amended by section four of chapter one hundred and forty of the public acts of 1882 (page 217), and of chapter thirty-eight of the public acts of 1877 (page 166), shall apply to the bonds and mortgage herein authorized.

SEC. 6. Said consolidated company may sue and be sued in any county in this state, into or through which its railroad or railroad route may extend; and not less than six of its directors shall be at all times citizens of this state.

SECTION 1. Whenever any railroad company shall desire to increase its capital stock, it shall make application to the Railroad Commissioners in writing, setting forth the amount to which and the purpose for which it is desired to make such increase. Whereupon the Commissioners shall fix a time and place for hearing such application, and require such notice thereof to be given as they may deem reasonable.

1878.
Proceedings by railroad company desiring to increase its capital stock.

SEC. 2. The Commissioners shall make a finding of all the essential facts presented to them in regard to such proposed increase of capital stock, and report the same to the next session of the general assembly, with a recommendation whether such increase should be allowed or not, and if allowed, the manner in which and terms upon which such stock should be issued.

Finding of facts, report and recommendation by R. R. Commissioners.

SEC. 3. No railroad company shall increase its capital stock except by special authority of the general assembly, nor shall such authority be given except upon the recommendation of the Railroad Commissioners as herein provided.

Capital stock not to be increased by R. R. Co. without special authority.

SEC. 4. It shall not be necessary for the provisions of this act to be accepted by any railroad company before the same shall become operative as an amendment to the charter of such company.

This act operative without special acceptance.

SEC. 5. All acts and parts of acts inconsistent herewith are hereby repealed.

Repeal.

SEC. 10. Nothing contained in this article shall be construed to authorize the construction of any horse railroad in any city or borough; or the bridging of navigable waters,* or the taking or using the track, wharves, depot, or depot grounds of any other company without its consent, except for the purpose of crossing or connection.

These provisions not to apply to horse railroads, nor authorize bridging navigable waters, or interfering with existing railroads.

*See Section 3, Act 1882, page 11.

ARTICLE II.

STEAM RAILROADS.

SECTION.

1. *Officers and Members.*

1. What railroads included in the provisions of this Article.
2. Company Officers and by-laws.
4. Meetings, how called; stock votes.
5. Officers, when not to vote on proxies.
6. Stock not to be voted on if assessments are unpaid.
7. Votes on stock of town, by whom cast.
11. Limitation of proxies.

3. *Location and Construction.*

18. What lands may be taken.
19. Alteration of location.
20. How lands may be taken.
21. Damages, if road is never actually opened.
22. Owners may require a plan of land taken.
23. Map of road to be filed with town clerk.
24. Statement to be filed with Secretary.
25. Payment of laborers.
27. Contracts with connecting roads.
28. Crossing highways or water-courses.
29. Appeals from order authorizing crossing streams.
31. Warning boards at grade crossings.
32. Right of way, how obtained on alteration of highways.
33. Height of covered bridges.
34. Footways on railroad bridges.
45. Cattle-guards.
46. State's Attorney to complain if company fail to repair highways.

4. *Dépôts.*

47. When railroad trains to stop near villages.
48. Stations, how established on petition to judge of superior court.
49. Security for compensation of engineer.
50. Stations not to be abandoned without approval of Commissioners.
51. Abandoned stations, how re-established.
52. Appeals from Railroad Commissioners.
53. Application to Superior Court to compel stoppage of trains at dépôts.
54. Hearing before committee.
55. Report of committee.
56. Order of court, how enforced; costs.

5. *Obligation of and to Companies.*

57. Companies to afford each other mutual facilities.
58. How compelled to make proper connection.

SECTION.

59. Trunk roads to furnish equal facilities to intersecting roads.
60. How to compel this to be done.
61. Order by railroad commissioners as to railroad connections.
62. All connecting roads to have equal facilities.
63. Penalty.
64. Connecting aprons; hand-cars not to be left near crossing; drinking-water for passengers; baggage checks; names of dépôts to be posted up; designation of destination of trains.
65. Fraudulent evasion of paying fare.
66. Change in commutation fares.
67. Transportation of milk.
68. Certain employés to wear badges.
69. Trespasses on cars on tracks; riding on platforms.
70. Complaint by railroad agents.
71. Punishment.
72. Engine bells and whistles.
73. To be sounded at crossings.
74. Engineers to have copies of this law, and be sworn to obey it.
75. Stopping trains at bridges and crossings.
76. Penalty.
77. Stopping trains at dépôt near drawbridge.
78. Switches at railway junctions.
79. Special orders by commissioners to passing crossings without stopping.
80. Number of brakemen required on a train.
81. Notice to Commissioners of accidents.

6. *Bonds and Mortgages.*

82. Loans and bonds.
83. Mortgage of road.
84. Surrender of road to mortgage trustees.
85. Limitation of liability of trustees in possession.
86. Return and record of inventory.
87. Rendition of quarterly accounts; foreclosure.
88. Removal of trustees.
89. Right of prior encumbrances saved.
90. Trustees to have the powers of the company.
91. Expenses and compensation of trustees.

7. *Reports of Companies.*

- Forms of reports.
Reports to be made annually.
Additional returns.
Defective returns.

1. OFFICERS AND MEMBERS.

1840. SECTION 1. All railroad companies which transport
1862. passengers or freight on their roads otherwise than by
1871. animal power alone, shall have all the powers and be
included in the provisions of subject to all the provisions contained in the succeeding
this article. sections of this article respecting such companies,
except otherwise specially provided in their charters.

SEC. 2. The direction of the affairs of every such company shall be vested in a board of not less than nine directors, annually chosen by the company, who may fill any vacancies which may occur in their number, and shall elect one of their own number president of the board, who shall also be president of the company, and may also choose a secretary who shall also be secretary of the company, and be sworn to a faithful discharge of his duty, and a treasurer, who shall give bonds to the company in such sum as shall be required by the by-laws, for the faithful discharge of his trust, and such other officers as they may deem expedient, and may make by-laws and regulations in regard to the management of the stock, property, and affairs of said company

Company Off-
cers and by-
laws.

SEC. 4. All meetings of the company shall be called in such a manner as shall be provided in the by-laws, and at such meetings each member shall be entitled to one vote for each share held by him.

1849.
Meetings, how
called; stock
votes.

SEC. 5. Every railroad company may prohibit the officers from voting in the election of directors upon any other stock than their own; and no officer of such company shall request any stockholder to execute a power of attorney to vote upon his stock; and no person shall be allowed to vote by virtue of a power so obtained; and any person who shall violate the provisions of this section shall be disqualified from holding any office in said company for one year thereafter.

1853.
Officers, when
not to vote on
stock of others.

Title XVII, Chap. 1.

SEC. 6. No subscriber to the capital stock of any railroad company shall be allowed to vote on any of said stock, unless all assessments or installments on it, legally called in by such company, shall have been paid in full.

Stock not to be
voted on if as-
sessments are
unpaid.

SEC. 7. The agent appointed by the town to subscribe for stock in any railroad company may vote on the shares of stock subscribed for by him, in all meetings of such company, unless such town shall otherwise direct.

1869.
Who may vote
on shares of
railroad stock
subscribed for
by towns.

SEC. 11. No person shall vote at any meeting of the stockholders of any bank or railroad company, by virtue of any power of attorney not executed within one year next preceding such meeting; and no such power shall be used at more than one annual meeting of such corporation.

1831. 1852.
Proxies, limita-
tion of.

SECTION 1. Every railroad corporation, before applying to the Railroad Commissioners for their approval of the location of its road, shall deposit with the state treasurer a sum equal to eleven dollars per mile of the length of its proposed road in this state. And the comp-

1882.

troller shall include such corporation among the several railroad companies in his next annual apportionment of the office expenses and salaries of the board, estimating the length of its main track or tracks as equal to said proposed length of road. And the state treasurer shall deduct the amount so apportioned to such corporation from said deposit, and return the remainder to the treasurer of such corporation.

SEC. 2. This act shall take effect on the first day of January, A.D. 1883.

3. LOCATION AND CONSTRUCTION.

1849.
Company may
lay out road
and take land
on payment of
appraisal.

SEC. 18. Every railroad company may lay out its road not exceeding six rods wide, and for the purpose of cuttings, embankments, and procuring stone and gravel, and for necessary turnouts, may take as much more real estate within the limits of its charter as may be necessary for the proper construction and security of the road; but no real estate without the limits of said road shall be so taken without the permission of the parties interested therein, unless the Railroad Commissioners on application of such company, and after notice to said parties, shall first prescribe the limits within which real estate shall be taken for said purposes, and no railroad shall lay out and finally locate its road without the written approbation of the location by said commissioners; and any company may change the location of its road, or of any section or part thereof, either before or after such location has been approved by the commissioners, provided such change is made before the construction of said road or of said section or part thereof has been commenced, and is made with the written approbation of said commissioners; *provided*, that all damages that may be occasioned to any person by the taking of any real estate for said purposes shall be paid for by said company as provided by law.

Commissioners
shall prescribe
limits.

1883.
Company may
change location
of road.

1863.
Alteration of
location.

Certificate of
alteration to be
recorded.

SEC. 19. Every railroad company, after its line of road shall have been located, approved, and established, may so far alter the location of such road as to change the radius of its curves, straighten and improve its lines, width, and extent of depot grounds, slopes and embankments, and extend its lines of sight, when such changes are approved by the Railroad Commissioners,* a certificate of which changes, duly signed by such commissioners, shall be lodged for record in the town clerk's office, in the town or towns in which such changes are made.

* See Sec. 6, Act 1882, page 12.

Whenever any railroad company shall take land for railroad purposes, the effect of which is to cut off other land from practical access to the highway, said railroad may, with the approval of the Railroad Commissioners, take additional land, sufficient to procure a convenient way from the land so cut off to the highway, and shall provide for the use of the owner of the land cut off as aforesaid a suitable way over such additional land to the highway. Said way shall remain a private way for the use of the owner of the land cut off as aforesaid, and the city or town in which it is situated shall not be liable for its maintenance nor responsible for its defects. For the purposes of this act, lands may be acquired in the manner now provided by law for the taking of land by railroad companies.

1884.
When companies shall provide private way for owners of other land.

No railroad company shall hereafter lay out or locate its road, or any part thereof, through any cemetery or any approach in common use from the highway thereto, and within one quarter of a mile thereof, unless the Railroad Commissioners, when called upon to approve the proposed lay-out of said road, shall find that said cemetery or the approach thereto was located for the purpose of obstructing such lay-out, or unless said commissioners shall unanimously approve such lay-out or location.

1831.
Road not to be built through cemeteries.

SEC. 20. When any railroad company shall have the right to take real estate for railroad purposes, and cannot obtain it by agreement with the parties interested therein, it may apply to any judge of the Superior Court for the appointment of appraisers to estimate all damages that may arise to any person from the taking and occupation of such real estate for railroad purposes, and after reasonable notice of said application shall have been given to all parties in interest, such judges shall appoint three appraisers, who shall be sworn, and give reasonable notice to said parties in regard to the time and place of making such estimate, and shall view the premises and estimate such damage, but shall not include in such estimate the expense of erecting and maintaining fences along the line of such railroad; and shall return an appraisal of such damages in writing, under their hands, to the clerk of the Superior Court in the county where the estate lies, who shall record it; and when so returned and recorded, such appraisal shall have the effect of a judgment, and execution may issue at the end of sixty days from the time of such return, in favor of the persons respectively to whom damages may be appraised; and said appraisers shall be paid by said company for the time

1849. 1863.
1871. 1874.
Land, how taken, appraisal, damages, etc.

Railroad not to be worked until damages have been paid, actually spent in making such appraisal and return; but no railroad shall be worked upon, or opened across any real estate, until the damages appraised to any person interested therein shall have been paid or secured to be paid to his satisfaction, or deposited with the treasurer of the county for his use.*

1876.
How a railroad company may be relieved of an easement reserved in a deed to them, in some cases.

SECTION 1. Whenever any grant or conveyance to any railroad company of any parcel or parcels of land or right of way, reserves any right, title, interest, easement or privilege in such land, or subjects such company to special conditions or covenants, which reservations, conditions, or covenants may interfere with said company furnishing reasonable and proper depot accommodations to the public, and such company cannot agree with the party or parties in interest as to the compensation or damages to be paid for the release of such reservation, condition, or covenant, then such company may, with the approval of the Railroad Commissioners first had and obtained, condemn such reservation, condition, covenant, or restriction in the same manner as is provided for taking, appraising, and paying for land in section twenty, of part nine, chapter two, of title seventeen, of the General Statutes of this state.

Gen. Statutes,
p. 321.

Pending suits not affected.

SEC. 2. This act shall not affect any suit now pending.

1858.
Land owners to recover actual damages only, where road is discontinued.

SEC. 21. When any real estate shall have been laid out for railroad purposes and the damages shall have been appraised, and such road, or any part thereof, shall have been abandoned or discontinued before the same shall have been opened and worked, no such execution shall issue, nor shall an action be brought against said company for the recovery of such damages by any of the owners of land over which such road or part of a road shall have been laid out and discontinued as aforesaid; but any such owner may recover of such company the actual damage which he may have suffered in consequence of the laying out of such road, or from any unreasonable delay in opening and working the same.

1849.
Owners may require a plan of land taken.

SEC. 22. When any railroad company shall take any property for the purpose of its railroad, the owner of such property may at any time within three years thereafter demand in writing of the treasurer of the company a written description of the property so taken, and said company shall within thirty days deliver to him such description; and if it fail to do so all its rights to enter upon or use said property, except for making surveys,

* Owners of fee highway, on which a railroad is located, entitled to damages. 26 Conn., 249. Incidental injury to adjacent land of same proprietor to be considered. 21 Conn., 294.

shall be suspended until it shall have so delivered such description.

SEC. 23. Within ninety days after the railroad of any company shall have been laid out in any town and approved by the Railroad Commissioners, such company shall deposit with the town clerk a correct plan, signed by its president, of so much of said railroad as lies in said town, drawn upon a scale of at least five inches to the mile, upon which shall be accurately delineated the direction and length of each course, and the width of the land taken.

Corporations to deposit plan of road with town clerk.

SEC. 24. Every railroad company shall, within six months after the final location of its road, file a statement of such location, defining the courses and distances, with the Secretary of this State.

Locations of roads to be filed in Secretary's office.

SEC. 25. Every railroad company in making contracts for the building of its road shall require sufficient security from the contractors for the payment of all labor thereafter performed in constructing the road by persons in their employ; and such company shall be liable to the laborers employed, for labor actually performed on the road, if they within twenty days after the completion of such labor shall in writing notify its treasurer that they have not been paid by the contractors.

1870.
Security from contractors for paying laborers, liability of company therefor.

Title XVIII, Chap. 7.

SEC. 13. Every railroad for the construction of which, or of any of its appurtenances, any person shall have a claim for materials furnished or services rendered under any contract with or approved by the corporation owning or managing such railroad, shall, with its real estate, right of way, material, equipment, rolling stock, and franchise, be subject to the payment of such claim; and said claim shall be a lien on said railroad, railroad property, and franchise, and the manner of asserting and perfecting such lien, by notice, certificate, and foreclosure, shall be in all respects in accordance with the provisions of the four preceding sections of this chapter; except that the certificates of the lien and its discharge shall be filed in the office of the Secretary of this State, who shall record them in a book kept for that purpose.

1871.
Lien on railroad for services or material furnished for its construction.

SECTION 1. Any railroad company may in the construction of its railroad cross the railroad of any other company or connect with the same; and if it cannot agree with such other railroad company, or the managers thereof, as to such crossing or connection, the Railroad

1882.
May cross or connect with other roads.

Commissioners may determine the place and manner of such crossing or connection, after reasonable notice to the several companies in interest to appear and be heard in relation to the matters contained in such notices, and may make such orders as to bridges, abutments, piers, tunnels, arches, excavations, retaining walls, embankments, and approaches as they shall judge necessary; but no railroad shall cross any other railroad at grade without the consent and approval of the Railroad Commissioners.

SEC. 2. This act shall not affect any existing grade crossing, or any grade crossing which has been authorized or approved by the Railroad Commissioners.

SEC. 3. This act shall not affect the crossing of the New York & New England Railroad by the Hartford & Connecticut Valley Railroad, authorized at this session of the General Assembly.

1883.
When railroad
grade crossings
are allowed.

No railroad hereafter constructed shall cross any other railroad at grade, except for the purpose of connecting therewith, where the avoidance of a grade crossing is practicable; and the Railroad Commissioners shall be judges of the question of practicability. This act shall not apply to the New Canaan railroad, nor the Meriden & Cromwell railroad.

Contracts with
connecting or
intersecting
roads.

SEC. 27. Any railroad company may make lawful contracts with any other railroad company with whose railway its tracks may connect or intersect, in relation to its business or property, and may take a lease of the property or franchises of, or lease its property or franchises to, any such railway company; and may construct branches from the main line to any place in this State, subject to the provisions of this Part.

Branches.

1878.
Leases of rail-
roads regulated.

SEC. 1. No lease of any railroad hereafter made shall be binding on either of the contracting parties for a period of more than twelve months, unless the same shall be approved by the stockholders of the company or companies that are parties to the lease, by a vote of two-thirds of the stock represented in person or by proxy, at a meeting of the stockholders called for that purpose, and at least one month's notice shall be given of such meeting by advertising twice a week for four weeks in a daily paper published in the State, and also by mailing a copy of the call and of the lease to each stockholder; and said notice and call shall state that at the meeting the lease will be submitted for the approval of the stockholders.

1849.
Crossing high-
ways or water-
courses.

SEC. 28. When it shall be necessary for the construction of a railroad to intersect or cross any water-course not navigable, or any public highway, the railroad com-

pany may construct said railroad across or upon the same if the Railroad Commissioners shall judge it necessary; but said company shall restore said water-course or highway thus intersected to its former state, or in a sufficient manner not to impair its usefulness; and in case any highway is so located that said railroad cannot be judiciously constructed across or upon the same without interfering therewith, said company may, with the consent of said Commissioners, cause such highway to be changed or altered, so that said railroad may be made on the best site for that purpose; but said company shall put such highway in as good situation and repair as it was previous to such alteration, under the direction of said Commissioners, whose determination thereon shall be final.*

SEC. 29. When any railroad company shall be authorized by the Railroad Commissioners to cross any stream of water, or water-course, not navigable, or pond of water, an appeal shall be allowed to any interested person aggrieved by such permission, to any judge of the Superior Court, within twenty days after the owners of the land adjoining said stream, at the point of said crossing, shall have had actual notice of the manner in which said Commissioners have permitted said stream to be crossed; which appeal shall be by a suitable petition, in writing, for a hearing in regard to the crossing, with a citation attached thereto, returnable within twelve days after its date, and served at least five days before the return day, upon such company. And said judge shall have, for the purpose of disposing of said appeal, all the powers of the Superior Court, and may proceed, by himself or by committee, to a hearing in regard to the propriety of said manner of crossing; and may render a decree either establishing more and sufficient water-way at the place of crossing, or providing such method of crossing that the usefulness and safety of said stream may be preserved, and that the safety of the public may not be endangered; or may confirm said mode of crossing; and if said alteration is so decreed may award costs against said company; and if said mode of crossing is confirmed, may award costs against the appellants, and may issue execution in favor of either party for costs, to be taxed as in civil actions in court. Said appeal shall be a *supersedeas*, so far as said crossing is concerned, until judgment shall be rendered thereon by said judge.

1869.
Appeals from
order authorizing the crossing
of non-navigable stream.

Award of costs.

Appeal to be a
supersedeas.

* Determination of Commissioners cannot be reviewed by the Superior Court. 27 Conn., 148.

1865.
Warning-boards
at grade cross-
ings.

SEC. 31. Every railroad company shall keep and maintain at each crossing at grade of any highway, at which there is no gate, warning-boards of such a description as the Railroad Commissioners may approve.

1871.
Right of way
for highways
for railroads,
how obtained.

SEC. 32. When any highway or street shall be changed or altered by any railroad company with the consent of the Railroad Commissioners, and it shall be necessary to take any land for a highway to which such company has not obtained title, and over which neither said company nor the town in which such change shall be made has any right of way, and said company is unable to agree with the owner thereof in regard to the amount of damages to be paid therefor, the same proceedings shall be had for the purpose of procuring the required right of way as are provided by the twentieth section of this Article, in regard to taking land for railroad purposes.

1883.
Railroads to go
over or under
highways.

SECTION 1. Every railroad company or trustee operating any railroad which may locate and construct a railroad across any turnpike, highway or public street, shall construct it so as to cross over or under the same; and may, under the direction of the Railroad Commissioners, raise or lower the same at said crossing, or change the location thereof; and shall make and maintain such bridges, abutments, tunnels, arches, excavations, embankments and approaches as the Railroad Commissioners shall order, and the convenience and safety of the public travel upon said turnpike, highway, or street may require; but the Railroad Commissioners may, upon due notice to said company and to the selectmen of the town or mayor of the city in which said crossing is situated, direct such company or trustee to construct its railroad at such crossing upon a level with the turnpike, highway, or street; but no such direction shall be given in any case except for special reasons which shall be recorded in the records of the Railroad Commissioners.

When grade
crossings are
permitted.

Highway to be
built over or
under railroad.

SEC. 2. Whenever a new highway or a new portion of a highway shall hereafter be constructed across a railroad, such highway or portion of highway shall pass over or under the railroad, as the Railroad Commissioners shall direct. The company or trustee operating such railroad shall construct such crossing to the approval of the Railroad Commissioners, and may take land for the purposes of this section in the manner now provided by law for the taking of lands by railroad companies. One-half the expense of such crossing shall be borne by the company or trustee constructing the same, and the other half thereof shall be paid to said company or trustee by

the town, city, or borough which constructs such highway or portion of highway. If said highway shall cross over said railroad the structure necessary therefor shall be maintained and kept in repair by the party bound to maintain said highway; but if it shall cross under said railroad, such structure shall be maintained and kept in repair by said company or trustee.

SEC. 3. The Railroad Commissioners may, when in their opinion public safety requires an alteration of any highway crossed at grade by a railroad, after a hearing had upon such notice as they shall deem reasonable to the railroad company owning or operating said railroad, and to the selectmen of the town, mayor of the city, or warden of the borough within which said highway is situated, and to the owners of the land adjoining said crossing, order such alterations in such highway as they shall deem best, and shall determine and direct by whom such alterations shall be made, at whose expense, and within what time; *provided*, that in no case shall more than one-half the expense be paid by the town, city, or borough aforesaid; *and provided further*, that such alterations as are made at the primary instance of the Railroad Commissioners shall not be ordered at the rate of more than one a year on any one railroad, except in the case of railroads now having a double track throughout their entire length. Railroad companies may take land for the purposes of this section, in the manner now provided by law for the taking of lands by railroad companies.

1884.
Commissioners
may order alter-
ation of high-
way.

SEC. 4. No lands shall be taken by any railroad company or trustee operating a railroad for the purpose mentioned in this act, except such as are necessary, which necessity shall be certified by the Railroad Commissioners; but no such taking need be based upon any special finding that public necessity and convenience require such taking.

1883.
Commissioners
must certify as
to necessity for
lands proposed
to be taken.

SEC. 5. Every railroad company which shall fail to comply with any provision of this act shall forfeit to the town in which such crossing is situated one hundred dollars for each and every month of such non-compliance. In each and every instance of such non-compliance, the Railroad Commissioners shall give notice of all such forfeitures to said town, which shall collect the same.

1884.
Penalty.

SEC. 6. Sections six and seven of part one, chapter seven, title sixteen of the General Statutes (page 232), and section thirty of article two, part nine, chapter two, title seventeen of the General Statutes (page 324), are hereby repealed.

1883.

SEC. 7. Nothing contained in this act shall in any

1883.

respect repeal or modify the provisions of chapter thirty-six of the public acts of 1876 (page 102).

1869.
Covered bridges,
height of.

SEC. 33. All covered bridges constructed on the line of any railroad shall not be less than eighteen feet in height from the top surface of the rail laid in the track on the bridge to the under side of the cross-beams overhead.*

RAILROAD BRIDGES AND BRIDGE GUARDS.

1878.
Railroad companies to erect
bridge guards.

SECTION 1. Every railroad corporation shall, within six months from the passage of this act, if required by the Railroad Commissioners, erect and thereafter maintain suitable bridge guards at every bridge over its railroad less than eighteen feet in height above the track; such bridge guards to be approved by the Railroad Commissioners, and to be erected and adjusted to their satisfaction

Penalty for
neglect.

SEC. 2. Any railroad corporation refusing or neglecting to comply with the provisions of this act, shall, for each month of continuance in such refusal or neglect, forfeit and pay to any person who shall sue therefor, the sum of fifty dollars, to be recovered in an action of debt on this statute.

1866.
Footways upon
railroad
bridges.

SEC. 34. When in the opinion of the selectmen of any town, or of the Common Council of any city, a footway upon the line of any railroad bridge or causeway within the limits of such town or city would be of public convenience, and the railroad company owning such bridge or causeway shall not consent thereto, such selectmen or Common Council may call out the Railroad Commissioners, who, after due notice to such company, shall inquire into the facts, at the expense of such town or city. And if said Commissioners shall find that a footway along such bridge or causeway would be of public convenience or accommodation, they shall authorize such town or city to construct or maintain the same at their own expense, and to attach the same for support to such bridge or causeway; *provided*, such footway be constructed entirely outside of the bridge or causeway to which it is attached, and so constructed, used, and maintained as not to interfere with the necessary and proper use of such bridge or causeway of such company.

1850. 1874.
Cattle guards.

SEC. 45. Every railroad company shall construct suitable cattle guards and fences therefrom at all crossings of passways or highways, to prevent cattle from passing upon its railroad, except when the Railroad Commissioners deem it unnecessary.†

* For the height required for bridges and highways over railroads, see Title XVI, Chapter VII, Part I.

† See 37 Conn., 479.

SECTION 1. Every railroad company shall erect and maintain fences on the sides of the railroads operated by it at such place or places as the Railroad Commissioners shall direct; and every railroad company operating any railroad constructed under any act of incorporation passed since the first Wednesday of May, 1850, or hereafter constructed, shall cause sufficient fences to be erected and maintained on the sides of such railroads, except at such place or places as the Railroad Commissioners shall adjudge them unnecessary; such fences to be erected by all companies hereafter organized, within twelve months after they enter upon and take possession of the lands through which their railroads pass.

1861.

When railroad companies shall erect and maintain fences.

SEC. 2. Said Commissioners shall make special investigation as to the necessity or condition of fences on the line of any railroad, when so requested in writing, and when judged necessary shall issue their order directing the company operating said railroad to erect or repair said fences. Said order shall specify the place or places, the manner in which and the time within which the fence is to be erected or repaired; which order shall be served upon said company by some indifferent person by leaving with its secretary, or at his usual place of abode, a true and attested copy thereof within six days from its date.

Commissioners shall judge as to necessity of fences. Order to be served on secretary of company.

SEC. 3. If any railroad company shall neglect to comply with any such order it shall forfeit to the state of Connecticut one hundred dollars per month for each and every month of such neglect. The Railroad Commissioners shall give notice of all such forfeitures to the state treasurer, who shall collect the same. And any person who, without neglect on his part, shall suffer damage by reason of the neglect of any railroad company to erect or maintain fences as required by law, may recover such damage from such company.

Penalty.

SEC. 4. When it shall be the duty of the owner of land adjoining any railroad to erect or maintain a fence between said land and said railroad, and such owner shall have unduly neglected to erect or maintain the same, and it shall have been erected or maintained by the railroad company in conformity to the order of the Railroad Commissioners, said company may collect the cost of erecting and maintaining such fence from such owner. Such cost shall be a lien in favor of such company on said land, and it shall take precedence of every other lien or incumbrance on said land, and may be foreclosed in the same manner as a mortgage lien, but shall not continue in force unless said company shall,

Lien of company on land of owners neglecting to fence.

within sixty days after the completion of said fence, lodge a certificate with the town clerk of the town in which said land is situated, describing said land and specifying the amount claimed as a lien thereon, and the dates of the commencement and completion of said fence, which certificate shall be recorded by said town clerk on the land records of said town.

Mode of procedure when contract protects both parties.

SEC. 5. When by contract neither the owner of such land nor the railroad company can oblige the owner to erect or maintain the fence, or such owner or his grantor has agreed not to require the railroad company to erect or maintain such fence, and the same shall have been so erected or maintained by any company by order of the Railroad Commissioners as aforesaid, said railroad company may collect one-half of the cost of erecting and maintaining the same from such owner, and the same shall be a lien on the lands of such owner as provided in the preceding chapter.

Order for fence binding on trustees.

SEC. 6. When any railroad shall be operated by a trustee or trustees the duties and liabilities imposed and the rights conferred by the preceding sections upon companies operating railroads are hereby imposed and conferred upon such trustee or trustees. All orders of the Commissioners upon such trustees shall be served by leaving a true and attested copy of such order with or at the usual place of abode of one of such trustees by some indifferent person within six days of the date thereof.

Repeal.

SEC. 7. Sections thirty-five, thirty-seven, thirty-eight, thirty-nine, forty, forty-one, forty-two, forty-three, and forty-four, title seventeen, chapter two, part nine, article two, of the general statutes; an act entitled "An Act concerning Railroads," approved July twenty-third, 1875; an act entitled "An Act in addition to an Act entitled Civil Actions," approved March twenty-seventh, 1878; an act entitled "An Act amending an Act in relation to Railroads," approved March twenty-eighth, 1878, and all other acts inconsistent herewith, are hereby repealed; but this act shall not affect any suit now pending, nor any order of the Railroad Commissioners heretofore made.

1857.
State's Attorney to complain if company neglect to repair highway.

SEC. 46. When any railroad company shall neglect to construct any highway or bridge which it is its duty to construct, or to keep in repair any bridge, embankment, filling, or abutment, which it is its duty to maintain, the State's attorney in any county wherein such neglect exists, or in which the whole or any part of said highway or bridge is situated, shall make complaint thereof to the Superior Court for such county, which

shall proceed in the same manner against said railroad company as is required against towns neglecting to construct any road laid out by the Superior Court, or to keep in repair any public road within their limits, which it is their duty to construct or keep in repair.

4. DEPOTS.

SEC. 47. When the business center of any village containing two hundred inhabitants is more than one and a half miles from the nearest station on a railroad, and not more than one-third of a mile from said road, the Railroad Commissioners, upon the petition of twenty of said inhabitants, after due inquiry, may make such orders in regard to the stoppage of any of the trains upon said railroad, at or near said village, for the purpose of receiving and discharging passengers and freight as they shall deem just and reasonable; and no railroad company, whose trains may be thus required to stop, shall charge more than five cents for each mile and fraction of a mile, for transporting passengers between such stopping-place and the next station.

1866.

When railroad
trains shall stop
near villages.

SEC. 48. When twenty electors shall present their petition to a judge of the Superior Court, alleging that the managers of any unfinished railroad ought to establish a station at or near a place named, and that they have reason to fear that said managers do not intend so to do, he shall, after due notice to said managers, appoint a practical engineer skilled in the construction of railroads, who, after being duly sworn, shall, with the Railroad Commissioners, hear said petition, after due notice to all parties in interest; and if on such hearing said commissioners concur with said engineer in finding such petition true, they shall in writing designate the place within the limits embraced in said petition, where said company would establish and maintain a suitable station; and said company shall establish and maintain said station at such place; if the commissioners shall concur with said engineer in finding said petition untrue, they shall dismiss the same; and if said engineer shall not concur with said commissioners, he and they shall each make a written report of the facts found by them, respectively, and of their respective opinions thereon, to said judge, who shall thereupon make such order as, upon an examination of said reports, he may deem reasonable; and any order so made by him against said company shall be binding upon it.

1865.

Stations, how
established.

Petition to be
dismissed if
found untrue;
engineer and
Commissioners
to make separate
reports, if
they disagree.

Security for
compensation
of engineer.

SEC. 49. Said judge may at any time require said petitioners, on penalty of dismissal of their petition, to give such security as he shall order for the payment of such fees and expenses of said engineer as shall be taxed by him after due hearing of the parties thereon, which shall be paid by the petitioners; but, if said judge shall so order, the whole or a part thereof shall be refunded by said company to the petitioners.

1866.
Stations not to
be discontinued
without approv-
al of Commis-
sioners.

SEC. 50. No railroad company shall abandon any station on its road, in this State, after the same has been established for twelve months, except by the approval of the Railroad Commissioners, given after a public hearing held at such station notice of which shall be posted conspicuously in said station, for one month previous to the hearing.

Abandoned
stations, how
re-established.

SEC. 51. Any station on any railroad in this State, which was abandoned between the first day of January and the fourth day of July, 1866, shall upon the petition to the Railroad Commissioners of thirty freeholders residing in the town where said station was located, be restored, upon the approval of said commissioners given after a public hearing held at the station nearest to said abandoned station, and after notice of said hearing shall have been conspicuously posted at the place of hearing for one month previously to the hearing.*

1874.
Appeals from
Railroad Com-
missioners.

SEC. 52. Any person aggrieved by any order of the Railroad Commissioners made after the fourteenth day of August, 1874, upon any proceeding relative to the location, abandonment, or changing of dépôts or stations, to which he was or ought to have been made a party, may appeal from the same to the Superior Court of the county in which the cause of appeal shall arise, within twenty days after the publication of such order, by a petition in writing, with a proper citation, signed by competent authority, to all parties to said proceedings having an interest adverse to him, to be served upon them at least five days before the return day; and said court may hear said appeal and re-examine the question of the propriety and expediency of the order appealed from, either by itself or a committee, and shall proceed thereon in the same manner as upon petitions in equity; and in case said order is not affirmed, may make any other order in the premises that it may deem proper; and may award costs at its discretion. Such appeal shall be a *supersedeas* of the order appealed from, until the final action of said court thereon, and said final order

* As to what constitutes a station, see 37 Conn., 153.

may be enforced by said court by attachment, *mandamus*, or otherwise, as it shall deem proper.

SEC. 53. When any railroad company in this State shall refuse to stop any of its passenger trains at any station, ten freeholders of the town in which such station is situated may make their application in writing to the Superior Court, and if said court is not in session, to any judge thereof, praying that said company may be ordered to stop the train or trains mentioned in said application at said station, to which application a citation shall be annexed, and the same shall be served upon such company at least six days before the return day named therein.

1868.

Application to Superior Court to compel companies to stop passenger trains at dépôt.

SEC. 54. Said court, or judge, as the case may be, shall appoint a committee of three disinterested persons, who, being first duly sworn, shall hear and decide upon said application at such time and place, and with such notice to those interested, as said court or judge shall order; and if said committee shall be of opinion that said application ought to be granted, they may order said company to stop its train or trains in the manner prescribed in said order, and make such other order as they shall deem just and reasonable, and shall make return of their doings to the next term of said court.

Hearing before committee.

SEC. 55. Upon such return, either party may object to the acceptance of the same for irregularity or improper conduct, and the court for such cause may set it aside and order a rehearing; but if the court accept the same it shall be conclusive, and said company shall obey said order.

Report of committee.

SEC. 56. Said order may be enforced by *mandamus*, and the costs of said proceedings may be taxed by said committee against either or both of said parties.

Order how enforced.
Costs.

5. OBLIGATIONS OF AND TO COMPANIES.

SEC. 57. Every railroad company shall run its trains each way for passengers at such times and in such manner as to afford reasonable facilities for receiving passengers from, and delivering them to, the other railroads in this State, connected therewith; and when the business connections of the railroad of any company with the railroad of any other company are not convenient and reasonable for the accommodation of passengers over said road, said company shall make such connections as the public travel and business may require.

1859. 1864.

Companies to afford each other mutual facilities.

SEC. 58. Any person who shall be aggrieved by the neglect of any railroad company to make such connections may prefer a petition against such company to

1864.

How compelled to make proper connections.

any judge of the Superior Court, who is not resident of the county in which the grievance complained of exists, averring such neglect, which petition shall be served upon the respondents at least twelve days before it is made returnable; and said judge shall, by himself or by a committee, inquire into the allegations of the petition, after such notice of the hearing as he shall order, and, if the allegations in the petition are found to be true, shall order such company to make such connections, on penalty of forfeiting to the petitioner not less than fifty dollars for each day that it shall fail to comply with said order; and in such case the judge may tax costs at his discretion, and issue execution therefor.

Hearing before
a committee.
Order.

Costs.

1883.
Companies to
maintain safe
approach for
carriages at
stations.

Every corporation or trustee operating a railroad shall maintain a safe approach for carriages to all its passenger stations from a contiguous or neighboring highway, and shall not permit such approach to be obstructed in any manner for a reasonable time before and after the arrival of every passenger train stopping at such station. The Railroad Commissioners are empowered to make such orders as they deem necessary and reasonable in each case to which their attention is called. Any corporation or trustee violating such an order of the Railroad Commissioners shall forfeit one hundred dollars to the State for every day wherein such order is violated, to be recovered by the State Treasurer in an action on this statute.

1859.
Trunk roads to
afford equal
facilities to
intersecting
roads.

SEC. 59. When the railroad of any company, being a trunk road, shall, at or near the same place, connect with or be intersected by two or more other railroads, which are competing lines for the business to or from such trunk railroads, equal facilities, including price and rates, shall be afforded by the company operating said trunk road to each of said competing roads, in the interchange of cars and transportation of freight, as well as in ticketing passengers and checking baggage.

How to compel
such facilities to
be furnished.

SEC. 60. If any such competing railroad company shall at any time deem itself aggrieved in reference to such facilities, its managers may complain to the Railroad Commissioners, who, after due notice and hearing, shall prescribe such regulations as will, in their judgment, secure reasonable facilities for the accommodation of the business of each of said connecting railroads, and fix the terms on which such facilities shall be afforded by or to each of said railroad companies; and the Superior Court may compel the performance thereof, by attachment, *mandamus*, or otherwise, and the expenses of the proceedings shall be paid by said parties, as shall be determined on by said court.

SEC. 61. When it shall appear to the Railroad Commissioners, by the written complaint of the president, or a majority of the directors, of any railroad company in this State, or a majority of the selectmen of any town through which any railroad passes, that the business connections of any other railroad connected with such railroad are not convenient and reasonable for the accommodation of the inhabitants on the line of such road, said Commissioners shall forthwith cause a notice to be given to all parties interested, specifying the time and place of hearing such complaint, and on such hearing, if good and sufficient cause exist, shall make such regulations in relation thereto as they shall deem proper; and any railroad company neglecting to comply with such regulations shall forfeit to the State twenty-five dollars for each day of such neglect.

1856. 1859.
Order by Rail-
road Commis-
sioners as to
connections
to be made.

SEC. 62. Every person or corporation owning or operating any railroad, located wholly or in part within this State, which connects with any other railroad in this State, shall receive, and with reasonable dispatch draw over the same, the passengers, merchandise, and cars of the person or corporation owning or operating such connecting railroad, and shall not in any manner discriminate as to time and price for such hauling against said connecting railroad, in favor of other shippers at said point of connection; and if any such person or corporation shall fail so to do, complaint may be made thereof by such connecting railroad to the Railroad Commissioners, who, after reasonable notice to such person or corporation complained of, shall, if, upon a hearing, they find the complaint true, order such person or corporation to receive and forward, as herein provided for, such passengers, merchandise, and cars as may be delivered to him or it by said connecting railroad.

1874.
All connecting
roads to have
equal facilities.

SEC. 63. Any person or corporation owning or operating any railroad, as aforesaid, refusing to conform to any order made, as aforesaid, shall be fined twenty-five dollars for each offense.

Penalty.

SEC. 1. Every corporation, company, or association, operating any railroad located partially or wholly in this State, shall cause every freight car that shall be hereafter built or purchased for use on such railroad to be provided with couplers so arranged as to render the presence of any person between the ends of the cars unnecessary for the purpose of coupling the same.

1882.
Couplers for
freight cars.

SEC. 2. No couplers shall hereafter be placed on any freight cars built or purchased as before stated, nor shall any new couplers be substituted for any that are now

To be approved
by the Commis-
sioners.

in use, until the same shall have been approved by the Railroad Commissioners, and such couplers shall be hung at such height above the face of the railroad track as shall be designated by such Commissioners.

Penalty.

SEC. 3. Every corporation, company, or association operating any railroad, who shall permit a violation of this statute, shall forfeit for every such violation the sum of fifty dollars to the treasury of this State, the same to be recovered in a proper action founded on this statute.

SEC. 4. This act shall take effect on the first day of July, A.D. 1882.

1866. 1867. 1872.
Connecting
aprons.

SEC. 64. Every railroad company shall provide its passenger, baggage, mail, and express cars with suitable platforms to secure the safety of persons passing from car to car, or connecting aprons or bridges, to the approbation of said Commissioners, except that freight or baggage cars need not be thus connected with the platform of a passenger car attached to a freight train; shall not allow any hand-car, or other car not moved by steam belonging to it, and used upon its railroad, when removed from the railroad track (except when placed in a building prepared for it), to remain within fifty feet of any road or highway crossing said track; shall from the first day of May until the first day of November, annually, carry through each passenger car, once an hour, a suitable quantity of good drinking-water for the free use of the passengers, with suitable appurtenances for carrying it, and a clean glass tumbler for using it; shall give each passenger, who shall be separated from his baggage by said company, a receipt or check for it at the time of receiving it; and shall conspicuously post on each passenger dépôt building the name of the station, and on each passenger car which leaves the *termini* of their own or any other road, a legible card, or cards, not less than three feet in length, with large letters, distinguishing way from express trains, and designating the direction in which the trains are next to move, unless such cards shall be dispensed with by the Commissioners.

1866.
Hand-cars.

1864.
Water.

1848.
Checks.

1872.
Name of
station.

1866.
Designation of
way and express
trains.

1867.
Penalty for
fraudulently
evading pay-
ment of fare.

SEC. 65. No person shall fraudulently evade, or attempt to evade, the payment of any fare lawfully established by a railroad company, and whoever does not, upon demand, first pay such fare, shall not be entitled to be transported over any railroad; but conductors or employees of railroad companies shall not put a passenger off from trains between stations.

SEC. 66. No railroad company which has had a system of commutation fares in force for more than four years shall alter or abolish it, except for the regulation of the price charged for such commutation; and such price shall, in no case, be raised to an extent that shall alter the ratio as it existed on the first day of July, 1865, between such commutation and the rates then charged for way fare, on the railroad of such company.

1865.
Change in commutation fare.

SEC. 67. Every railroad company shall transport milk for every person by the same trains and upon the same conditions as the milk of any other person is transported by it.

1873.
Transportation of milk.

SECTION 1. No railroad corporation shall charge or receive for the transportation of freight to any station on its road a greater sum than is at the time charged or received for the transportation of the like kind and quantity of freight from the same original point of departure and under similar circumstances to a station at a greater distance on its road in the same direction. Two or more railroad corporations, whose roads connect, shall not charge or receive for the transportation of freight to any station on the road of either of them a greater sum than is at the time charged or received for the transportation of the like kind and quantity of freight from the same original point of departure and under similar circumstances to a station at a greater distance on the road of either of them in the same direction. In the construction of this section the sum charged or received for the transportation of freight shall include all terminal charges; and the road of a corporation shall include all the road in use by it, whether owned or operated under a contract or lease.

1885.
Discrimination in freight rates.

SEC. 2. A railroad corporation which violates any provision of the preceding section, in addition to the liability for all damages sustained by reason of such violation, shall be liable for each offense to a penalty of two hundred dollars, to be recovered in an action on this statute, to his own use, by the party aggrieved, or to the use of the state by the state's attorney of the county in which such violation was committed, but no such action shall be maintained unless the same is brought within one year from the date of such violation.

Penalty.

Any railroad company which shall refuse to transport over the line of its road any railroad ties, sleepers, or material to be used in the construction or repair of any other railroad, at the same rate or price as other freight of the same class, shall be deemed guilty of a misdemeanor, and liable to a fine not less than fifty dollars,

1879.
Penalty of railroad company refusing to transport material for repair of another road.

nor more than three hundred dollars for each and every offense, half to him who shall sue therefor, and half to the State.

1856.
Certain employ-
ees to wear
badges.

SEC. 68. All the conductors, brakemen, and baggage-men, employed upon the passenger trains of any railroad company, shall wear, when on duty, in a conspicuous place, a badge denoting their respective duties, and the name of such company.

1849.
1863. 1837.
Being on car,
platform, or
grounds, or driv-
ing on track.

SEC. 69. No person shall, without the permission of the managers of the railroad, be upon, or attach himself to, any engine or car upon the track of any railroad, or occupy any part of the platform or grounds of any railroad station, nor ride, drive, or lead any beast on said track, except for the purpose of crossing it.

Agents of com-
panies to make
complaint.

SEC. 70. Any station agent of any railroad company, who shall know or have immediate information that any person has violated any provision of the preceding section, shall forthwith inform a grand juror of the town in which said offense shall have been committed.

Punishment.

SEC. 71. Every person who shall violate any provision of the two preceding sections shall be fined not exceeding fifty dollars, or imprisoned not exceeding thirty days, or both.

1851.
Engine to have
bell and
whistle.

SEC. 72. Every engine used upon any railroad shall be supplied with a bell of at least thirty-five pounds weight, and a suitable steam whistle, which bell and whistle shall be so attached to such engine as to be conveniently accessible to the engineer, and in good order for use.

Engineers to
sound bell or
whistle when
crossing high-
way, etc.

SEC. 73. Every person controlling the motions of any engine upon any railroad, shall commence sounding the bell or steam whistle attached to such engine when such engine shall be approaching, and within eighty rods of the place where said railroad crosses any highway at grade, and keep such bell or whistle occasionally sounding until such engine has crossed such highway; and the railroad company in whose employment he may be shall pay all damages which may accrue to any person in consequence of any omission to comply with the provisions of this section; and no railroad company shall knowingly employ any engineer who has been twice convicted of violating the provisions of this section.

Liability of cor-
poration.

1882.
Whistle may be
sounded for
crossing over or
under the track.

When it shall appear to the Railroad Commissioners, upon the written complaint of the selectmen of any town, that public safety requires the sounding of the engine whistle at any highway crossing when the train passes over or under such highway, they shall make such order in relation thereto as they shall deem proper.

SEC. 74. No railroad company shall permit any person to drive any engine upon any railroad operated by such company unless he shall have first received a printed copy of this and the two preceding sections, and shall have made oath that he will faithfully comply with the provisions thereof.

Engineers to have copies of this law and be sworn to obey it.

SEC. 75. All railroad trains shall be brought to a full stop, at a distance not less than two hundred feet, nor more than eight hundred feet, from the draw in every draw-bridge upon the line of the railroad over which they are to be run, and from every point where such railroad is crossed by another railroad, and in plain sight of the same, before being run upon or over such draw or crossing; but the Railroad Commissioners may in writing authorize the passing of any draw or any railroad crossing, without stopping as aforesaid, when, in their opinion, it can be done consistently with public safety.

1853. 1869. Trains to stop before crossing draw-bridges or railroad crossings.

Commissioners may authorize passing without stopping.

SEC. 76. Every person running such a train, who shall violate the provisions of the preceding section, shall be fined not exceeding one hundred dollars, or imprisoned not exceeding three months; and the president and directors of any railroad company who shall knowingly permit any violation of the same, shall be fined five hundred dollars.

Penalty for violation.

It shall be the duty of the Railroad Commissioners to investigate any and all complaints made to them of interference with navigation in the uses of draw-bridges over any navigable waters in this state, and to make such orders in reference thereto as will in their judgment remove, so far as possible, all just cause of grievance consistent with the rights of parties that may be affected thereby and the public safety.

1885. Orders in reference to interference with navigation by draw-bridges.

SECTION. 1. Whenever the selectmen of any town, the mayor and common council of any city, or the warden and burgesses of any borough, shall bring their petition in writing to the Railroad Commissioners, representing that the interests of the public require that the blowing of the locomotive whistle upon a railroad at certain points within the limits of such town, city, or borough should be dispensed with, said Commissioners shall appoint a time and place for hearing said petition, and shall give reasonable notice thereof to the petitioners and the railroad company in question; and if after such hearing they shall be of opinion that the sounding of the whistle can be dispensed with, without danger to the public, they shall direct said railroad company to omit the same, and require that the engine bell shall be

1881. When whistling may be dispensed with.

rung in lieu thereof, at such points as they may specify.

SEC. 2. Whenever any railroad company shall receive such directions from the Railroad Commissioners, it shall thereafter omit the sounding of the whistle at the points named in said order.

1865.
Passenger
trains to stop at
nearest regular
station to a
draw-bridge.

SEC. 77. All trains which are obliged to come to a full stop before crossing any draw-bridge, shall, when the Railroad Commissioners shall so order, stop at the regular station nearest to such draw-bridge for a sufficient length of time to accommodate passengers who may desire to enter or leave said trains, if said station is in full view of said draw bridge, and not more than one hundred and twenty rods therefrom.

1853. 1856
Switches at rail-
road junction.

SEC. 78. No railroad company shall permit any passenger train to be run over any switch, at any railroad junction of different roads, or any station where such train does not regularly stop, or is not then to be stopped, unless there be, at the time when such train shall arrive near such switch, a switchman standing at such junction switch, or the station switch so first approached, with a white flag by day, or a light at night, to indicate that such switches are in a proper position for the passage of such train; or unless, in the absence of such switchman, said train shall first be brought to a full stop, at the distance of not less than two hundred feet, nor more than seven hundred feet therefrom; and

Penalty for vio-
lation by engine
man.

every person who shall run a train over any such switch contrary to the provisions of this section, shall be fined not exceeding one hundred dollars, or imprisoned not exceeding sixty days, or both; and the president and directors of any railroad company, who shall permit such train to be run over any such switch, contrary to the provisions of this section, shall be fined five hundred dollars; but the Railroad Commissioners may dispense with such switchmen, at any places.

Penalty for vio-
lation by presi-
dent and direc-
tors.

1873.
When trains
may pass
switch, &c.,
without stop-
ping.

SEC. 79. The Commissioners may permit passenger trains to be run past any switch, station, or highway crossing without stopping, at such rate of speed as they may prescribe, upon the provision by said company of such safeguards for the protection of its passengers and the public as said Commissioners may require; and for neglecting to make such provision, such company shall pay a fine of five hundred dollars.

1853. 1854.
Number of
brakemen on
train.

SEC. 80. Upon every train run, or intended to be run, upon any railroad in this state, at a greater average speed than thirty miles an hour, between stations, and consisting of more than two passenger cars, one brakeman shall be kept at the brake of each car; but when

the double-action brake is used on any such train, but one brakeman need be kept upon and for every two cars connected with such train; and the Railroad Commissioners may grant permission to any railroad company to reduce the number of brakemen required upon passenger trains, when such company may have adopted a system of brakes to be operated by the engineer, which in the opinion of said Commissioners may render such number of brakemen unnecessary; but said Commissioners may revoke such permission when they consider the public safety requires; and on such revocation such company shall place upon its train the number of brakemen required by law.

SEC. 81. Every railroad company shall, within twenty-four hours after the occurrence of any accident attended with personal injury, give notice of the same to the Railroad Commissioners, in writing, who, upon receiving such notice, or upon public rumor of such accident, may repair, or dispatch one of their number to the scene of said accident, and inquire into the facts and circumstances thereof; and the commissioners shall, without charge, furnish any person injured, or the friends of any person killed, any information they may have acquired in relation to any disaster, and the names of the persons from whom the same was obtained, or by whom the same may be proved.

1853.
Companies to
give notice to
Commissioners
of accidents.

Every railroad company and the trustees or persons operating any railroad shall provide and cause to be placed in some car attached to every train passing over such railroad, and at every passenger station, a suitable hospital stretcher for use in case of accidents.

1883.
Company to
provide hospital
stretcher.

6. BONDS AND MORTGAGES.

SEC. 82. Every railroad company may borrow money, and may secure the repayment of the same by its bonds, signed by its president, and countersigned by its treasurer; but before being issued, said bonds shall be registered in the office of the Comptroller, and a certificate thereof shall appear on the face of each bond; and the Comptroller shall cancel any bonds, so registered, which may be brought to him for that purpose, and enter said act of canceling in his register; but no railroad company shall issue any bonds of a less denomination than one hundred dollars,* and the Comptroller shall not permit the bonds of any railroad company, registered in his office, and uncanceled, to exceed the amount limited

1842.
Corporation
may borrow
money, and
issue bonds.

* See Sec. 4, Acts 1882, page 11.

1860. 1867. in this section.† Such company may dispose of its
May sell bonds. bonds as shall be authorized by its stockholders.

1849. SEC. 83. The company may secure said bonds by a
Railroad may be mortgaged to secure bonds. mortgage of its property, or any part thereof, by deed duly executed by its president, under the corporate seal, to the Treasurer of the State, and his successors in office, in trust for the holders of said bonds, and recorded in the office of the Secretary of State.

Concerning Railroad Mortgages.

1877. SECTION 1. Whenever any railroad company has mort-
Mortgages of railroad prop- gaged, or shall mortgage its railroad, pursuant to law, to
erty. secure its bonds, and has included, or shall include in said mortgages all or any part of its rolling stock, locomotives, and cars, whether those owned by it at the date of said mortgage, or those thereafter to be acquired by it for use upon said railroad, or both, such mortgage shall be deemed valid and effectual, as respects all the property therein included as aforesaid, and may be foreclosed in the same manner as ordinary mortgages of real estate; and the record thereof in the office of the Secretary of this State shall be a sufficient record and notice to protect the title under the mortgage, notwithstanding such company may remain in possession of all or any part of the mortgaged property.

SEC. 84. When any railroad company shall have mortgaged its property or any part thereof, to any person, in trust, for the security of its creditors, or for the security of any class of them, and shall have made default in the payment of principal or interest, due to such creditors, any such creditor may prefer his petition to the Superior Court, in any county in which such railroad or any part thereof is located, setting forth such fact and praying that such trustee may be placed in the possession of such property, for the benefit of such creditors; and such petition shall be heard and determined at the first term of the court to which it is returnable, unless continued for reasonable cause; and if the allegations therein are found true, such court shall decree that the said company and its president and directors, under a suitable penalty, shall surrender such mortgaged property to the trustee, for the benefit of such creditors.

1858.
Surrender of
road to mort-
gage trustees.

Limitation of
liability of
trustee in pos-
session.

SEC. 85. When any such trustee shall have taken possession of any property in pursuance of the provisions of the preceding section, or in pursuance of any

† Various points as to liability of railroad companies upon their bonds, 26 Conn., 121.

authority contained in the mortgage or deed of trust, he shall take charge of and operate such railroad, or railroad property, for the benefit of the creditors for whom such trust was created, and shall not be personally liable for any cause or injury arising from the operation of such road, or while he may operate it; except for his willful mismanagement, or for any contracts made by him as such trustee; but all such property shall be liable for the acts and proceedings of such trustee, in the execution of his trust, to the extent of the interest of the creditors, for whose benefit he may act; and any proceeding for the purpose of making such property liable, shall be brought against such trustee, describing him as such.

Trust estate
liable for acts
of trustee.

SEC. 86. The trustee, upon taking possession of such property, shall make an inventory of all which may come into his possession under oath, and lodge it for record in the office of the Secretary of this State; and if any other property shall, from time to time, be discovered by him, he shall make and lodge a like inventory, under oath, as aforesaid.

Trustee to make
and return in-
ventory.

SEC. 87. The trustee shall, from time to time, while operating such road, file his account, quarterly, in the office of the Secretary of this State, of all moneys received or disbursed by him, in the course of his agency; and may proceed at his discretion, in the Superior Court, in any county in which such railroad, or any part thereof, is located, to foreclose said railroad company, and all subsequent incumbrances, for the use of the bondholders, or other creditors for whom he acts; and such court may limit the time for the redemption of the mortgage property, as in ordinary proceedings for the foreclosure of real property.

Trustee to ren-
der quarterly
accounts to
Secretary.

May foreclose
for the bond-
holders.

SEC. 88. If such trustee shall neglect or unnecessarily delay to perform his duties, any creditor, represented by such trustee, may apply to any Superior Court aforesaid, for the removal of such trustee, which application shall be heard at the first term of said court; and upon such facts being found true, such court may remove the trustee from his office, and appoint another in his stead, and may, upon the application of any such creditor, remove the trustee, and fill the vacancy.

Superior Court
may remove
trustee for
cause, and ap-
point another.

SEC. 89. Nothing in the five preceding sections shall affect any mortgage, trust, or lien upon the property foreclosed, which was created prior to the mortgage, trust, or lien, under which such trustee may act; but the trustees for all such prior incumbrances may proceed, by foreclosure or otherwise, notwithstanding any act or proceedings by subsequent incumbrances, or their trustees.

Right of prior
incumbrances
not to be af-
fected.

1874.
Trustees to
have the same
powers, etc., as
the corporation.

SEC. 90. When any such railroad is in the possession of an assignee, or trustee, he shall have the same rights, powers, and privileges as are conferred upon railroad companies; and all expenses and damages incurred by such persons so in possession, in good faith, to improve the lines of the railroads so in their charge, shall be reimbursed to them from the earnings of such railroad while they have the possession thereof.

1858.
Expenses of
road, damages,
compensation
of trustees, etc.,
to be deducted
from earnings.

SEC. 91. The expenses of operating such railroad, or other property, including repairs and all other reasonable expenses of the trustee, and any damages incurred for any injury sustained during the time of his execution of said trust, and all claims secured by any prior mortgages or incumbrances, which shall have become payable before or during said time, and also a reasonable compensation to be allowed to the trustee, by the Superior Court, shall be deducted from the earnings of the road, before any part of such earnings shall be paid to the creditors.

Title XVII, Article 4.

General
penalty.

SECTION 1. Every person who shall violate any provisions of this Part, for which no other penalty is prescribed or provision made, shall be fined not less than ten dollars nor more than five hundred dollars.

Title III, Chap. 4, Part 4.

1861.
Appointment of
railroad and
steamboat
police.

SEC. 2. The Governor may, from time to time, upon the application of any railroad or steamboat company, engaged in the business of transportation in this State, commission, during his pleasure, one or more persons designated by such company, who, having been duly sworn, may act at its expense as policemen upon the premises used by it in its business, or upon its cars or vessels. When any such commission is issued, or revoked, the Executive Secretary shall notify the clerk of the Superior Court of each county in which it is intended that such policemen shall act.

Badge of rail-
road and steam-
boat police.

SEC. 3. Every such policeman shall, when on duty, wear in plain view a shield, bearing the words, "Railroad Police," or "Steamboat Police," as the case may be, and the name of the company for which he is commissioned.

Their power to
arrest.

SEC. 4. Every railroad or steamboat policeman may arrest in his precincts, for all offenses committed therein, and bring the offenders before proper authority.

Title XX, Chap. 13, Part 2.

SEC. 3. All persons arrested by railroad or steam-boat policemen, for offenses committed upon cars or steamboats when in motion, may be prosecuted before any court, in the same manner as if such offenses had been committed in the town in which such court is held.

1867.
Jurisdiction of
offenses on cars
or steamboats.

Title XII, Chap. 5.

SEC. 5. The secretary or treasurer of every railroad company, any portion of whose road is in this State, shall, within the first ten days of October, annually, deliver to the Comptroller a sworn statement of the number of shares of its stock, and the market value of each share—the amount and market value of its funded and floating debt, the amount of bonds issued by any town or city of the description mentioned in the twelfth section of Chapter I of this Title, when the avails of such bonds, or stock subscribed and paid for therewith, shall have been expended in such construction, the amount of cash on hand the first day of said month, the whole length of its road, and the length of those portions thereof lying without this State, and also the number, name, and length of each of its branches lying in the State.

1864. 1869. 1871.
1877.
Returns by rail-
road companies.

In making the statement required in section five, chapter five, title twelve of the general statutes (page 168), by the secretary or treasurer of any railroad company, the funded and floating debt and bonds therein included shall be returned and valued at par, unless the market value thereof shall be below par, in which case the market value shall be the rule of valuation.

1882.
Basis for report-
ing bonds.

SECTION 1. The secretary or treasurer of any railroad company, any portion of whose road is in this State, shall, in addition to and as a part of the returns required by the act to which this is an addition, make and deliver to the Comptroller a sworn statement of the number, amount, and market value of any and all unpaid bonds which may have been secured by mortgage on the railway and railway property of said company by any of its predecessors in the Title, and which, at the time of such return, shall be legally entitled to conversion into the capital stock of said company.

1882.
Unpaid bonds
to be reported
to Comptroller.

SEC. 2. Each of such railroad companies shall, in addition to the tax now required by said act, hereafter pay to the State one per cent. of the valuation of such bonds so entitled to conversion as aforesaid at the times, in the manner, and subject to the conditions and regula-

tions now provided by said act for the payment of taxes by railroad companies. And any tax paid by any such railroad company for and on account of any such bonds so entitled to conversion shall constitute in behalf of said company a lien on the right, title, and interest of the holders of such bonds in the estate of said company.

1864. 1867. 1868.
1877.
Amount of tax
to be paid by
railroad com-
panies.

SEC. 6. Each of such railroad companies shall, on or before the twentieth day of October, annually pay to the State one per cent. of the valuation of said stock, and funded and floating debt, and bonds, as contained in said statement, after deducting from such valuation the amount of cash on hand, and from said sum required to be paid, the amount paid for taxes upon the real estate owned by it and not used for railroad purposes; and the valuation so made and corrected by the Board of Equalization shall be the measure of value of such railroad, its rights, franchises, and property in this State, for purposes of taxation; and this sum shall be in lieu of all other taxes on its franchises, funded and floating debt, and railroad property in this State.

1864. 1876.
Tax on railroad
of which only a
part lies in the
State.
Gen. Stat., p.
168.

SEC. 7. When only part of a railroad lies in this State, the company owning such road shall pay one per cent. on such proportion of the above-named valuation as the length of its road lying in this State bears to the entire length of said road. But in fixing the aforesaid valuation and lengths, neither the value nor length of any branch thereof in this State, which the Board of Equalization shall determine to be of less value per mile than one-fourth of the average value per mile of the trunk road shall be included, but every such branch shall be estimated at its true and just value by the Board of Equalization, and such railroad company shall pay to the treasurer of this State one per cent. on such value, at the time fixed in the next previous section for the payment of other railroad taxes; and when any such sum becomes due, and such company shall not then have the management and control of its road, or the road bearing its name, the person or corporation then owning or managing such railroad shall pay such sum to the State within the time above prescribed.

1862.
Lessee of rail-
road may de-
duct taxes from
rent.

SEC. 8. The taxes paid by the lessee of any railroad, under any contract or lease existing on the tenth day of July, 1862, may be deducted from any payment due, or to become due to the lessor, on account of such contract or lease.

1875.
Lien on rail-
roads for taxes
due the State.

Any and all taxes which shall become due to the State from any railroad company, under sections five, six, and seven, of chapter five, title twelve, of the Gen-

eral Statutes, shall be and remain a lien on the road and estate of said company, until such taxes are paid, and shall take precedence and priority of any and all other incumbrances whatsoever. Gen. Stat., p. 168.

Any dwelling-house belonging to any railroad company shall be set in the list and be liable to taxation in the town where said dwelling-house is situated, notwithstanding the fact that the same may be rented to, or occupied by, an employee of said railroad company; and the amount paid for taxes on any such dwelling-house or houses shall be deducted from the sum required by law to be paid by such railroad company for taxes to the State. 1877. Taxation of dwelling-houses belonging to railroad companies.

Any railroad company in this State which holds by lease or otherwise a railroad in another State, which is not a part of its own road, shall state, in its annual return for the purposes of taxation, how much of its funding and floating debt was occasioned by and how much of its capital stock was issued for any amount which has been expended by it in the construction or permanent improvement of such railroad in another State, or in the purchase of equipment for exclusive use thereon; and in computing the amount of the tax to be paid by said company to this State the amount of such funding or floating debt and of such stock so occasioned or issued as aforesaid shall be first deducted from the total amount of its funded and floating debt and stock.

SECTION 1. The mortgagees or trustees of any railroad lying in whole or in part in this State, who have, or shall hereafter come into possession of the same, by virtue of any mortgage thereof, shall, within the first ten days of October, annually, so long as they remain in possession of said railroad, deliver to the Comptroller a sworn statement of the value of said road, its equipment, and other property, located in this State, and in their hands as such mortgagees or trustees. And the Board of Equalization shall have all the powers, in respect to such returns and values, which are conferred upon them in other cases by section eleven, chapter five, title twelve, of the General Statutes. 1875. Trustees in possession of mortgaged railroad to make annual returns. Gen. Stat., p. 169.

SEC. 2. Any person whose duty it shall be to deliver the statement required by the preceding section, who shall fail to do so within the time prescribed, shall forfeit five hundred dollars to the State. Penalty.

SEC. 3. Said mortgagees or trustees shall, on or before the twentieth day of October, in each year, or as soon thereafter as the earnings of said road, or other moneys in their hands, will allow, pay to the State a Tax on such roads.

sum equal to one per cent. on the value of said road, equipment, and other property, less the amount of taxes paid by them on any real estate in their hands, not used for railroad purposes.

When a mort-
gaged road be-
comes the prop-
erty of another
corporation.

SEC. 4. In all cases in which the road and estate of any railroad company shall have been, or shall hereafter be, foreclosed under any mortgage executed by it for the security of its creditors, and any other railroad corporation shall have or shall hereafter become, by purchase or otherwise, the owner of said road and estate so foreclosed, said corporation shall make the returns and payments required by sections five and six, chapter five, title twelve of the General Statutes; and any funded or floating indebtedness, to which said railroad and estate is liable, shall be considered for the purpose of this act as the indebtedness of said corporation, whether the same may have been contracted by it or by some predecessor in its title.

Gen. Stat., p.
168.

Lien on road for
taxes.

SEC. 5. Any sums which shall become due to the State, for taxes under this act, shall rest as a lien on the road and property on account of which said tax is imposed, until the same shall be paid, and shall take precedence of any and all other liens and incumbrances whatsoever.

1878.
Highway not to
be laid out near
railroad track.

SECTION 1. No highway which does not cross a railroad track shall hereafter be laid out or opened to the public within one hundred yards of any railroad track unless the lay-out has been approved by a judge of the Superior Court, after notice to all parties in interest, and his written approval has been lodged in the offices of the town clerk of the town in which the proposed highway is situated.

Power of judge
of Superior
Court as to this.

SEC. 2. A judge of the Superior Court shall not approve the lay-out of any highway, which does not cross a railroad track, within one hundred yards of any railroad track, unless he finds that public convenience and necessities require such highway to be within such distance; and he shall have power to require any town opening a highway to the public within such distance to erect and maintain such a fence between such highway and the railroad track as, in his opinion, the safety of the public may require.

Effect of this
act.

SEC. 3. This act shall take effect from its passage, but shall not affect any suit now pending.

1884.
Commissioners
may require
companies to
change location
of highway.

SECTION 1. Whenever a railroad has been laid out or located so near to a highway and in the same general direction, as, in the opinion of the selectmen of any town, warden of any borough, or mayor of any city within

which the said highway is situated, to endanger public travel, the said selectmen, warden, or mayor may bring their petition to the Railroad Commissioners, setting forth the same; and the said commissioners, after reasonable notice to the railroad company to appear and be heard in relation thereto, shall, if in their opinion public safety so requires and a change of the location of such highway is practicable, forthwith order said railroad company to make said change, in such manner as the commissioners may determine; and such change, including the cost of fencing such re-located highway, shall be done at the expense of said railroad company.

SEC. 2. In case any railroad has been heretofore constructed so near any highway in any town, city or borough as, in the opinion of the selectmen, mayor, or warden of such town, city or borough respectively, to endanger public travel, said selectmen, mayor, or warden may bring their petition to the Railroad Commissioners, who shall inquire into the facts, and, if in their judgment public safety so requires, may order the location of said highway to be changed, and determine by whom the work shall be done, and the expense of such change, including the cost of fencing, shall be paid equally by said town, city or borough, and said railroad company or the parties operating said railroad.

SEC. 3. Whenever the Railroad Commissioners, in accepting the lay-out of any railroad company, have, in such acceptance, provided that portions of such railroad should not be constructed until certain highways should be re-located, changed or altered by such railroad company, and the obligation of repairing or maintaining the whole or any part of such highways devolves by law upon any person or corporation other than the town, city, or borough within which such highway may be located, such provision of said commissioners shall be binding upon said railroad company, and it shall be the duty of said railroad company, or the parties operating the railroad, to maintain and repair said highway so re-located, altered or changed, in the same manner and to the same extent that such other person or corporation was bound to repair and maintain the same before such re-location, change or alteration. For the purposes of this act, land may be acquired in the manner now provided by law for the taking of land by railroad companies. Any such railroad company may use the material and abutments of any existing bridge, in the old highway, in the construction of a bridge in the substituted highway, and shall provide suitable temporary accommo-

dations for public travel over the old highway until the new highway is completed, and shall be solely responsible for injuries resulting from its negligence in the matter of such temporary accommodations. The selectmen of any such town are hereby authorized to discontinue such parts of the old highway as in their judgment are not of common convenience and necessity.

SEC. 4. This act shall take effect from its passage.

1871.
Height of railroad bridges.

SEC. 8. The bottom timbers of all bridges, hereafter constructed over any railroad track, shall not be less than eighteen feet above the rails, unless the Railroad Commissioners require a less height and prescribe the same in writing.

1861.
Railings to be erected on roads and bridges.

SEC. 9. The party bound to maintain any bridge or road shall erect and maintain a suitable railing or fence on the side of such bridge, and of such parts of such road as are so made or raised above the adjoining ground as to be unsafe for travel; and whoever shall suffer damage in his person or property, by reason of the want of any such railing or fence, may recover damages from such party.

1862.
Liability for defective highways or bridges.

SEC. 10. Any person injured in person or property, by means of a defective road or bridge, may recover damages from the party bound to keep it in repair; but no action for any such injury, received subsequent to the seventh day of July, 1874, shall be maintained against any town, city, or borough, unless written notice of such injury, and of the time and place of its occurrence, shall, within sixty days thereafter, be given to a selectman of such town, or the clerk of such city or borough; and when the injury is caused by a structure legally placed on said road by a railroad company, it, and not the party bound to keep the road in repair, shall be liable therefor.

1874.

1869.

1866.
Proceeding to alter a highway taken by a railroad company.

SEC. 36. The Superior Court of the county in which is any highway, or any portion thereof, taken by any other than a horse railroad company for railroad purposes, but not in a city, nor constructed since such railroad, may, upon the petition of any party interested, served upon said company as other civil process, appoint a committee of three to inquire whether such highway or portion thereof is unsafe for travel by reason of such railroad, or whether any alteration of such highway or the construction of a new highway is thereby rendered necessary for the public safety and convenience; and such committee shall hear said parties and report their opinion thereon to said court, which may make any proper order in the premises; and if it shall order any such alteration or construction, and said company shall

refuse to comply with such order, said town shall alter or construct such highway, and may recover the expense thereof from said company.

SECTION 1. The selectmen of any town within which a highway crosses or is crossed by a railroad, or the directors of any railroad company whose road crosses or is crossed by a highway, may bring their petition in writing to the Railroad Commissioners, therein alleging that public safety requires an alteration in such crossing, its approaches, the method of crossing, the location of the highway or railroad, or the removal of obstructions to the sight at such crossing, and praying that the same be ordered. Whereupon the Railroad Commissioners shall appoint a time and place for hearing the petition, and shall give such notice thereof as they judge reasonable, to said selectmen, the railroad company, and to the owners of the land adjoining such crossing, and after such notice and hearing, said Commissioners shall determine what alterations or removals shall be made, by whom done, and at whose expense.

1876.
Provision for
safety of high-
way at railroad
crossing.

SEC. 2. In case the party by whom the changes are to be made cannot agree with the owner of the land or other property to be removed or taken under the said decision of the Railroad Commissioners, the damages shall be assessed in the same manner as is provided in case of land taken by railroad companies. The expense of such assessment to be paid in the same manner as the expense of the alterations.

Assessment of
damages.

SEC. 3. The decision of the commissioners shall be communicated to the selectmen, to the railroad company, and to the owners of any property directed to be removed or taken, within twenty days after final hearing, and any person aggrieved by such decision may appeal therefrom in the same manner and with like effect as is provided in the case of appeals from any order of the Railroad Commissioners upon any proceedings relative to the location, abandonment, or changing of depots or stations.

Appeal.

That all the provisions of chapter thirty-six, entitled "An Act in regard to Railroad Crossings," of the acts of 1876, applying to selectmen of towns, in regard to highways crossing or crossed by railroads, be and the same are hereby extended to mayors and common councils of cities, and to the warden and burgesses of boroughs, in regard to streets crossing or crossed by railroads.

1877.
Provision for
safety at high-
way at railroad
crossing.

SECTION 1. Any person traveling upon any public street or highway which is crossed by a railroad, who shall be obstructed or prevented from crossing such rail-

1878.
Obstruction of
highway travel
by railroad
cars, etc.

road for a longer time than five minutes by reason of trains, cars, or locomotives standing upon or across such street or highway, may recover not exceeding fifty dollars from the corporation owning or operating said railroad; *provided*, suit is brought within thirty days after the date of such obstruction.*

Repeal.
Gen. Statutes,
p. 234.

SEC. 2. Section twenty-third, part first, chapter seven, title sixteen of the general statutes is hereby repealed.

1884.
Commissioners
may regulate
switching across
highways.

SEC. 3. The Railroad Commissioners are empowered and authorized to order any railroad company not to use for switching purposes, nor for standing trains of any kind, such portion of its tracks which now are or hereafter may be placed upon or across any public street or highway as in their opinion the public convenience requires should not be so used, and may limit the number of tracks, other than main tracks, which a railroad company may lay upon or across a public street or highway for side tracks or for switching purposes, and may order a railroad company to remove such of the side tracks or switching tracks now laid upon or across any public street or highway as said commissioners may deem public convenience or safety requires should be removed.

SEC. 4. Said commissioners, when requested in writing by the selectmen of any town, the mayor and common council of any city, or the warden and burgesses of any borough, to forbid the use for switching purposes of the tracks of any railroad company where the same cross any public street or highway within said town, city, or borough, shall visit such crossing, first giving reasonable notice to the authorities making such request, and, if public convenience requires, shall order the company operating said railroad not to use the same or such part thereof as may be specified in said order for switching purposes, and may make any order regulating such switching that they shall deem proper, and, upon like application and notice, shall make such orders in regard to the laying of railroad tracks for side tracks or for switching purposes upon or across such streets or highways, or for the removal of such tracks already laid, as they may judge proper. Said commissioners may change any such order when they deem it necessary, first visiting said town, city, or borough, and giving the authorities thereof an opportunity to be heard thereon.

SEC. 5. Any railroad company neglecting or refusing to obey any order of the Railroad Commissioners provided for in this act, shall forfeit to the town in which

* See sections 1 and 2, page li.

such crossing is situated one hundred dollars for each and every month of such non-compliance, to be recovered by said town on an action brought upon this statute.

SEC. 6. When said commissioners, on application as aforesaid, shall make an order as provided herein, or refuse to make the same, their decision shall be communicated to the parties in interest within twenty days from the final hearing on the same, and either party aggrieved by such decision may appeal therefrom to the superior court in the manner and with the like effect as provided for appeals in section fifty-two of article two, part nine, chapter two, title seventeen, of the general statutes (page 327); and the superior court may, at any time, upon application of either party, with due notice to adverse parties, amend or change any order passed as aforesaid.

SEC. 7. Chapter eighty of the public acts of 1883 (page 269) is hereby repealed.

SECTION 1. Whenever any railroad company shall fail to comply with any order of the Railroad Commissioners regarding any highway crossing, or any order of said commissioners made in pursuance of the laws of this State, for which failure no other penalty is provided, said railroad company shall forfeit to the town within which is situated that portion of the railroad in reference to which the order is made the sum of one hundred dollars for every such failure, to be recovered in an action on this statute, to be brought within sixty days after the right of action shall accrue.

1884.
Forfeiture for non-compliance with orders of the Commissioners.

SEC. 2. All forfeitures, not hereinbefore provided for, accruing to the State from any railroad company by reason of any neglect or refusal to comply with the orders of the Railroad Commissioners, shall be recovered by the Treasurer of the State in an action upon the respective statutes providing for such forfeitures.

Forfeitures how recovered.

SEC. 3. All acts or parts of acts inconsistent herewith are hereby repealed.

The Railroad Commissioners are empowered to make orders for the regulation of the speed at which railroad locomotives and cars shall cross streets and highways; and orders regulating the obstruction of streets and highways by railroad locomotives and cars; and generally to make any and all orders regarding the crossing of streets and highways by railroad locomotives and cars, that the public may be inconvenienced as little as possible thereby. Every corporation or trustee operating a railroad which shall violate any such order, shall forfeit to the State fifty dollars for each day of such

1883.
Commissioners may regulate speed of trains across and obstructions of streets and highways.

violation, to be recovered by the State Treasurer in an action on this statute.

1881.
Highway
crossings near
bridge.

SECTION 1. Where any railroad crosses a highway in any city at grade, within two hundred feet of a covered bridge on said highway, such highway shall not be obstructed by the making up of railroad trains, nor by allowing any train, car, or locomotive to stand on or across said highway, for more than three minutes at one time; and whenever such highway has been once so used or occupied, or whenever a locomotive or train has passed entirely over it, said highway shall not again be so used or occupied, or crossed by locomotive or cars, until a sufficient time has been allowed to enable all teams which are ready, and waiting for the purpose, to cross the tracks of said railroad.

SEC. 2. Any servant, agent, or employee of any railroad corporation, willfully violating any provision of the preceding section, shall be deemed guilty of a misdemeanor, and on conviction thereof, on complaint of any grand juror of the town where the offense is committed, shall be punished by a fine not exceeding seven dollars, or by imprisonment not exceeding thirty days, or by both.*

1884.
Highway
crossings to be
planked.

Whenever any railroad is crossed by a highway on a level therewith, the company operating said railroad shall, at its own expense, so guard or protect its rails by plank, timber, or otherwise as to secure a safe and easy passage across its road. And if the selectmen of any town, the mayor of any city, or the warden of any borough shall represent in writing to the Railroad Commissioners that any company has failed to comply with the requirements of this act in regard to any highway within their town, city, or borough respectively, said commissioners shall examine said crossing and make such order as they may deem necessary to carry out the provisions of this law.

Title XVIII, Chap. 6, Part 1.

1846.
Right to land
within limits of
railroad or canal,
not granted
by possession.

SEC. 20. If the owner or occupant of any land adjoining any railroad or canal has, since the tenth day of June, one thousand eight hundred and thirty-one, taken, or shall take, into his enclosure any part of the land belonging to said railroad or canal, as located and established, or since that time has erected, or shall erect, any building upon any such land, no adverse possession of the land so enclosed or built upon shall confer any title thereto.

* See sections 1 and 2, page li.

Title XVIII, Chap. 9.

SEC. 2. All goods of a nature not perishable, left with any person, or upon any public wharf or highway, and all goods, other than personal baggage of passengers, left at any railroad station, or in any railroad car, or carriage, the owner of which goods is unknown, or neglects to take them away for six months from the time when they were left, shall be advertised one month in a newspaper published in the county where such goods were left; and if the owners thereof shall not take them away within said month, may be sold, and the proceeds disposed of, in the manner provided in the preceding section, except that such proceeds, not claimed by the owner within one year, shall escheat to the state.

1854.
1858. 1865.
If not perishable, how disposed of.

Title XVIII, Chap. 11, Part 2.

SEC. 20. The trustee of the estate of any railroad corporation, in settlement as an insolvent estate, may, if the assets of such estate shall not otherwise be sufficient to pay the claims allowed by the commissioners, and the expenses of settling the estate, release, subject to any prior existing lien or title, to any proprietors of land any right of way or other easement or incumbrance which said corporation may have in or upon the same upon such terms as shall be approved by the court of probate.

1858. 1885.
Trustee may release interest of a railroad corporation, when.

Title XIX, Chap. 2.

SEC. 45. In an action brought against the president and directors of a railroad company for a forfeiture incurred under the provisions of Part IX, Chapter II of Title XVII, service of the writ upon such of them as are inhabitants of this State, or as may be found therein by the officer serving the same, shall be sufficient notice to maintain the suit against all the defendants.

1853. 1856.
Service on non-resident railroad directors.

SEC. 1. In all actions by an executor or administrator for injuries resulting in death from negligence, such executor or administrator may recover from the party legally in fault for such injuries just damages, not exceeding five thousand dollars, to be distributed as is provided in section nine, chapter six, title nineteen, of the general statutes, revision of 1875; *provided*, that no action shall be brought upon this statute but within one year after the neglect complained of; and *provided further*, that if suit for the injuries caused by such neglect shall be pending when the death occurs, and the executor or administrator of such deceased person shall enter

1877.
Limit and distribution of damages for negligence causing death.
Gen. Statutes, p. 422.

and prosecute the same to final judgment, the damages recovered in such suit shall be distributed as provided in said ninth section.

Repeal. Gen.
Statutes, p. 448.

SEC. 2. The third section of part seventeen, title nineteen, chapter seventeen of the general statutes, and all other acts or parts of acts inconsistent herewith, are hereby repealed.

Title XIX, Chap. 18.

1865. 1867.
Suit against
railroad com-
pany for loss of
life.

SEC. 14. No suit against a railroad company for damages for the loss of any life shall be brought by the executor or administrator of the deceased person, except within eighteen months from and after the death of such person.

Title XIX, Chap. 6.

1853.
1869. 1874.
Limit and dis-
tribution of
damages.

SEC. 8. No action to recover damages for injury to the person, reputation, or property of the plaintiff, or to the person of his wife, child, or servant, shall abate by reason of his death; but his executor or administrator may enter and prosecute the same in the same manner as is provided by law in other actions; and if there be two or more plaintiffs, and one or more of them shall die before final judgment, such action shall not abate, but, such death being suggested on the record, the action shall proceed.*

Title XIX, Chap. 11.

1836. 1848.
What actions of
tort survive.

SEC. 29. In all actions to recover for any injury occasioned by fire communicated by any railway locomotive engine in this State, the fact that this fire was so communicated shall be *prima facie* evidence of negligence on the part of the person or corporation who shall, at the time of such injury by fire, be in the use and occupation of such railroad, either as owner, lessee, or mortgagee, and of those who shall at such time have the care and management of such engine.

1850.
Fire communi-
cated by railway
engine.

SEC. 1. Where any injury is done to a building or other property of any person or corporation, by fire communicated by a locomotive engine of any railroad corporation, without contributory negligence on the part of the person or corporation entitled to the care and possession of the property injured, the said railroad corporation shall be held responsible in damages to the extent of such injury to the person or corporation so

*Death of plaintiff after verdict will not prevent rendition of judgment, though the action cannot survive. 18 Conn., 207, 208.

injured; and any railroad corporation shall have an insurable interest in the property for which it may be so held responsible in damages along its route, and may procure insurance thereon in its own behalf.

SEC. 2. All acts and parts of acts inconsistent herewith are hereby repealed.

SEC. 3. No suit shall be brought under this act unless written notice of the claim is given to the defendant company within twenty days after the fire, specifying the day and hour of the fire, the property injured, and the amount claimed as damages. Such notices may be given by a letter signed by the claimant or his agent, mailed to the superintendent of the railroad, or delivered to its station agent at a station in the town where the fire occurred.

SEC. 4. No appraisal of damages for land taken or injured by the location or construction of a railroad shall hereafter include any compensation for the increased risk of fire to any buildings erected on or to be erected on land outside of such location, on account of sparks from locomotive engines on such railroad.

Title XIX, Chap. 16.

SEC. 25. The levy of executions on the equitable rights of interest which any railroad corporation may have in the whole, or any part of the real estate, right of way, or roadbed of any other railroad corporation, together with the income, rents, and profits which may be due or coming due thereon, shall be by leaving a true and attested copy thereof with the treasurer, secretary, or clerk of said last-named corporation, with an attested certificate by the officer making such levy, that he levies upon such right or interest to satisfy such execution; and thereupon he shall post the same upon some sign-post in the town where such last corporation has its office or principal place of business in this state, and as in cases of personal property, shall at vendue, sell the same, together with such income, rents, and profits, or so much of them as shall be sufficient to satisfy such execution, and shall give to the purchaser a written conveyance of such right and interest, and shall also leave with such treasurer, secretary, or clerk a true and attested copy of such execution, and of his return thereon; and the purchaser shall thereupon become entitled to said right and interest, and to all rents, profits, and income thereon, which such debtor was entitled to.

1856.
Levy of interest
of one railroad
company in
road of another.

Title XX, Chap. 2.

1801. 1846. SEC. 2. Every person who shall commit murder in
 1873. the first degree, or who shall cause the death of another
 Homicide, when punished by death. by willfully placing any obstruction upon any railroad,
 or by loosening, taking up, or removing any part of the
 superstructure of such railroad, or by willfully burning
 any building or vessel, shall suffer death.

1853. SEC. 5. Every servant of any railroad company who
 Loss of life, etc., by intoxication of his intoxication, or any gross or
 servants of railroad company. willful misconduct or negligence, cause any loss of life,
 or the breaking of a limb, shall be imprisoned in the
 state prison not more than ten years.

Title XX, Chap. 4.

1852. 1873. SECTION 1. Every person who shall willfully place
 Placing obstructions on railroads. any obstruction upon any railroad, or who shall loosen,
 tear up, or remove any part of a railroad, shall be im-
 prisoned in the state prison not more than ten years;
 and if he shall do the same with intent to throw any
 locomotive or car from the track of such railroad, or to
 obstruct any car in motion, he shall be imprisoned in
 such prison not more than thirty years.

1871. SEC. 2. Every person who shall willfully displace
 Injury to electric signals on railroads. any switch upon any railroad, or injure or destroy any
 electric signal in use thereon, or any material or property
 appertaining thereto, or who shall interrupt the use of
 any wire, lever, pin, or battery used to operate such sig-
 nal, or its connection therewith, shall be fined not more
 than one thousand dollars, and imprisoned in the state
 prison not more than ten years.

1873. SEC. 27. Every person who shall willfully throw or
 Throwing missiles at railroad trains. shoot any missile at any locomotive or railroad car,
 whereby the safety of any person is endangered, shall
 be fined not less than fifty dollars, nor more than five
 hundred dollars, or imprisoned not more than one year,
 or both.

1852. SEC. 28. Every person who shall willfully injure any
 Injuring railroad engines, etc. engine or car, used upon any railroad, shall be fined not
 more than one hundred and fifty dollars, or imprisoned
 not more than one year, or both.

1866. SEC. 29. Every person who shall cast, empty, or dis-
 Nuisances on railroad tracks or in dépôts. charge, or permit to be cast, emptied, or discharged, any
 filth, rubbish, foul or offensive wash, or water, or the
 contents of any privy, vault, cess-pool, or sewer, upon or
 into any railroad or railroad dépôt in any city, shall be
 fined not more than fifty dollars, half of which shall be

paid, by order of the court, to the person furnishing to the proper officer information that leads to a conviction.

SEC. 30. Every person who shall commit any nuisance in or upon any railroad bridge shall be fined not more than seven dollars, or imprisoned not more than thirty days, or both. 1869.
Committing
nuisances on
railroad bridges.

SEC. 1. Any person who shall unlawfully, maliciously, and in violation of his duty or contract, unnecessarily stop, delay, or abandon any locomotive, car, or train of cars, or shall maliciously injure, hinder, or obstruct the use of any locomotive, car, or railroad, shall, upon conviction, be liable to a fine not exceeding one hundred dollars, or imprisonment in the county jail not exceeding six months. 1878.
Penalty for un-
lawfully ob-
structing rail-
road travel.

SEC. 2. Every person who shall threaten, or use any means to intimidate any person to compel such person, against his will, to do, or abstain from doing, any act which such person has a legal right to do, or shall persistently follow such person in a disorderly manner, or injure, or threaten to injure his property, with intent to intimidate him, shall, upon conviction, be liable to a fine not exceeding one hundred dollars, or imprisonment in the county jail six months. Use of threats
or intimidation.

SEC. 3. Chapter seventy-seven of public acts approved March 22, 1877, is hereby repealed. Repeal Chapter
LXXVII, Acts
1877, p. 190.

Title XX, Chap. 11.

SEC. 8. Every person who shall fraudulently evade, or attempt to evade, the payment of any fare lawfully established by any steamboat company located in this state, or by any railroad company, shall be fined not less than five nor more than twenty dollars. 1867. 1871.
Fraudulent eva-
sion of payment
of fare.

Title XX, Chap 12.

SEC. 41. Every railroad company which shall willfully refuse to transport milk for any person according to law shall forfeit twenty dollars to him who shall sue therefor. 1873.
Neglect of rail-
road company to
transport milk.
Sec. 42, page
530, General
Statutes.

SEC. 45. Any railroad company which shall refuse to give a receipt to the owner or shipper of any commodity, delivered to it for transportation, describing such commodity, shall forfeit to such owner or shipper fifty dollars. 1867.
Neglect of rail-
road company
to give receipts.

SECTION 1. It is hereby made the duty of all corporations operating steam railroads in this state to maintain at each and every regular passenger dépôt on the 1882.
Railroad com-
panies to main-
tain water-
closets.

railroad operated by them respectively, such suitable water-closets as in the judgment of the Railroad Commissioners of the State the public convenience may require; and said commissioners are hereby empowered to make all necessary orders in the premises, and to enforce the same by mandamus, in the name of the State.

Repeal.

SEC. 2. Section seven, chapter twelve, title twenty, of the general statutes, is hereby repealed.

1875.
Effects of deeds
given by rail-
road companies.

Whenever any railroad company shall make and properly execute a deed in fee simple of any lands which said company has derived by purchase, said deed by said railroad company shall effectually convey the title to said land, and when by said company so conveyed shall be to the absolute use of the grantee.

1876.
Penalty for neg-
lect to secure
private way
opening on rail-
road.

Whoever enters upon or crosses a railroad at any private way, which is closed by gates or bars, and neglects to securely close them, shall forfeit for each offense a sum not less than two nor more than ten dollars, and shall be liable for any damage resulting therefrom.

1875.
Railroad com-
panies to report
balance sheet of
accounts.

In addition to the returns which the railroad companies are now required to make to the Railroad Commissioners annually, the said companies shall each report a balance sheet of its accounts as they may appear on the books of the company on the thirtieth of September of each year.

1883.
Annual returns
of railroad com-
panies, when to
be made.

SECTION 1. The annual returns made by the several railroad companies, and by trustees operating a railroad, shall be made to the Railroad Commissioners on or before the fifteenth day of November; and the Railroad Commissioners shall make their report to the general assembly not later than the fourth week of its session.

Repeal Act,
1876, and Gen.
Stat., pp. 321,
328.

SEC. 2. All acts and parts of acts inconsistent herewith are hereby repealed.

1884.
What is meant
by "railroad
company?"

SECTION 1. In the construction of all statutes, unless such meaning would be repugnant to the context, or to the manifest intention of the general assembly, the phrase "railroad company" shall mean and include all corporations, trustees, receivers, or other persons which lay out, construct, maintain, or operate a railroad operated by steam power; and all duties and obligations now imposed by law upon railroad companies, in reference to returns to be made to the Comptroller or Railroad Commissioners, are hereby made obligatory and binding upon such corporations, trustees, receivers, or other persons.

SEC. 2. The officers, trustees, or receivers of every railroad company which has leased a railroad upon terms by which the rental is based upon the earnings of the leased road shall make returns to the Railroad Commissioners of the leased road, separate and apart from the business of the lessee, and in the same manner that the officers of said leased railroad would be required to make returns had it not been leased.

SECTION 1. The Railroad Commissioners shall, on or before the first day of September, annually, furnish to the company or trustees operating each railroad duplicate blank forms for returns, as follows:

Return of the _____ Railroad Company for the year ending September 30, 18—.

Returns to be made of leased roads.

1878.
Form of railroad returns.

EARNINGS AND EXPENSES.

Statement of Gross Earnings.

From passenger transportation.

“ freight transportation.

“ United States mails.

“ express.

“ rents.

“ other sources (specifying each).

Total gross earnings.

Statement of Operating Expenses.

For repairs of road-bed and track.

“ “ bridges.

“ “ fences.

“ “ buildings and fixtures.

“ “ locomotives.

“ “ cars.

“ “ machinery and tools.

“ salaries and labor, not included above.

“ fuel for locomotives and	}	— tons of coal,	\$
cars,		— cords of wood,	\$

“ fuel for stations and	}	— tons of coal,	\$
shops,		— cords of wood,	\$

“ oil and waste.

“ damages, losses, and gratuities,	}	to persons,	\$
		to property,	\$

“ insurance.

“ rents of other roads (naming each).

“ other operating expenses (in detail).

Total operating expenses.

Net earnings (or deficit).

RAILROAD COMMISSIONERS' REPORT.

Statement of the Costs of Betterments Charged to Operating Expenses Accounts.

Specify the costs of betterments and the account to which the same is charged.

TOTAL RECEIPTS AND EXPENDITURES.

Statement of Receipts from all Sources.

Cash on hand at date of last report.
 Bills and accounts receivable at date of last report.
 Receipts from gross earnings, as stated.
 " " other sources (specifying each).
 Total.

Statement of Total Expenditures.

For operating expenses (as stated).
 " taxes.
 " interest.
 " dividends—number,——; rate per cent,——; date
 when paid.
 " construction, equipment, or property account, giving
 each separately.
 " any other purposes (in detail).
 Bills and accounts receivable this date.
 Cash on hand to balance.
 Total.

GENERAL BALANCE SHEET.

Showing condition of accounts at close of business, September 30, 18—.

Assets.

Construction account.
 Equipment account.
 Other permanent investments (in detail).
 Sinking fund.
 Materials on hand.
 Accounts receivable.
 Other assets (in detail).
 Cash on hand.
 Total

Liabilities.

Capital stock.
 Bonds payable, or funded debt.
 Bills payable, or unfunded debt.
 Accounts payable.
 Other liabilities (in detail).
 Profit and loss.
 Total.

Present or Contingent Liabilities, not included in Balance-Sheet.

Bonds guaranteed by this company, or a lien on its road.
 Over-due interest on the same.
 Over-due interest on bonds issued by this company.
 Any other liabilities.

GENERAL INFORMATION.

Capital Stock.

Capital stock authorized by charter.
 “ “ by vote of company.
 “ issued, ——— full shares of \$——— each.
 “ “ ——— shares, subject to \$———
 further assessment.

Amount credited on ——— shares not issued.

Stock issued for cash.
 Stock issued for bonds.
 Stock issued for stock of other corporations (naming such corporations).
 Stock issued for undivided earnings.
 Stock issued for increased valuation of road, or equipment, or both.
 Stock issued without any payment thereon, or in any manner or for any purpose not named above, stating the amount in each case separately, and including the remainder of the stock issued.
 Amount of stock held in Connecticut.
 Number of stockholders residing in Connecticut.
 Whole number of stockholders.

Bonds or Funded Debt.

Describe all issues in the following manner (and if any bonds issued by other parties have been guaranteed by this company, or are a lien on its road, describe them in the same manner, and state also by whom issued), viz.:
 First mortgage due ———. Rate of interest, ———.
 Interest paid to ———.

Description of Road.

Date when road or different portions thereof were opened for public use, viz.:

From _____ to _____.

In
Conn. Total.

Length of main line from _____ to _____

“ branches and names from _____
to _____

Length of all branches.

“ road (main line and branches)
owned by the company.

“ double track road, { in main line,
_____ in branches,

“ sidings or other tracks not in-
cluded above.

“ track of road, including branches
and sidings in single track miles.

“ track laid with steel rails (weight
per yard, _____ lbs.),

Weight per yard of iron rails in main
line, _____ lbs.

Weight per yard of iron rails in branches,
_____ lbs.

Miles of track laid with steel rails during
the year (No. of tons, _____; weight
per yard, _____ lbs.; cost, \$_____).

Miles of track laid with new iron rails dur-
ing the year (No. of tons, _____;
weight per yard, _____ lbs.; cost,
\$_____).

No. of new ties put in track during the year
(cost, \$_____).

Aggregate length of wooden bridges, in feet,
No. of spans of 25 feet or over.

Aggregate length of iron bridges, in feet.

No. of spans of 25 feet or over.

Aggregate length of stone arch bridges, in
feet.

No. of highway crossings over the track.

“ “ “ under the track.

“ “ “ at grade.

“ “ “ with gates.

“ “ “ “ flagmen.

“ “ “ “ electric
signal.

No. of railroads crossed at grade, and names of each,

Name, termini, and length of each road operated by this company under lease or contract.

Length of all roads operated by this company.

No. of stations on main line.

“ “ branches.

“ “ leased lines.

Equipment.

No. of locomotives (not including switching engines).

Average weight of same, including tender, water, and fuel.

No. of switching engines.

“ passenger cars.

“ baggage and mail cars.

“ merchandise cars.

“ coal, gravel, and other cars.

“ locomotives equipped with train brakes.

“ cars “ “ “ “

Name of brake.

No. of passenger train cars with patent platform, buffer, and coupler.

Name of patent.

Fares, Freight, etc.

Average rate per mile received from passengers on roads operated by this company, excluding season ticket passengers.

Average rate per mile for season ticket passengers, reckoning one round trip per day to each ticket.

Average rate of fare per mile from all passengers.

Total number of passengers carried.

Passenger mileage, or passengers carried one mile.

Miles run by passenger trains.

“ “ freight trains.

“ “ all other trains.

Total miles run.

Total number of tons of freight carried.

Freight mileage, or tons carried one mile.

Average rate of freight per ton per mile.

No. of men employed in operating road, including officers.

Statement of each accident in detail.
Names and residences of officers.
Proper address of the company.

SEC. 2. All companies or trustees receiving such blank forms shall return one of them to the Commissioners, on or before the fifteenth day of November, in each year, with all questions fully answered, except where the answers would be "none" or "nothing," in which case the question itself may be stricken out. Said returns shall be signed and sworn to by the president and treasurer of the company, or by a majority of the trustees making the same.

SEC. 3. Every company whose president and treasurer or trustees shall refuse or neglect to make such returns shall forfeit to the State twenty-five dollars for each day of such neglect or refusal, and said commissioners shall report such forfeiture to the treasurer, and the books of every railroad company shall at all times be open to the inspection of any committee of the general assembly, appointed for that purpose.

SEC. 4. Every railroad company shall make its annual returns strictly according to the forms provided, and if the officers or trustees find it impracticable to return all the items in detail as required, they shall in their report give the reasons why they cannot be given; but no company shall be excused for not giving such details because it does not keep its accounts in such manner as will enable it to do so. And when any such returns seem to said commissioners defective or erroneous, they shall notify the company or trustees making the same, and require the amendments of such returns within fifteen days under the same penalty as is provided for refusing or neglecting to make returns.

SEC. 5. All acts and parts of acts inconsistent with this act are hereby repealed.

1883. SEC. 1. Chapter sixty of the public acts of 1878 (page 295) is hereby amended by inserting at the end of the items specified under "statement of operating expenses" the following: "Statement of the costs of betterments charged to operating expenses accounts."

SEC. 2. Under said heading so inserted the several railroad companies shall specify the costs of betterments and the account to which the same is charged.

1878. SEC. 1. When the railroad of the Connecticut Central Railroad Company, or any of the branches, as now constructed, meets or lawfully crosses another railroad at the same level therewith, the corporations or

Connections of
Connecticut
Central Rail-
road.

persons by which either of said railroads is owned or operated may, with the written consent of the Board of Railroad Commissioners, and upon such terms as said Railroad Commissioners shall, after due hearing, prescribe, enter its road upon or unite the same with and use the road for the other; but no locomotive engine or other motive power shall be allowed to run upon a railroad except such as is owned or controlled by the corporation owning or operating such railroad, or with the consent of such corporation; and every such corporation or persons shall, at all reasonable times and for a reasonable compensation, draw over its or their railroad the passengers, merchandise, and cars of the other, and each of them shall for a reasonable compensation provide upon its railroad convenient and suitable depot accommodations for the passengers and merchandise of the other road passing to and over it, and shall receive and deliver the same in the manner it receives and delivers its own passengers and freight.

SEC. 2. If the corporations or persons cannot agree upon the stated periods at which the cars of one shall be drawn over the other, and the compensation to be paid therefor, or cannot agree upon the terms and conditions upon which the accommodations shall be furnished for the passengers and merchandise of the other, the Railroad Commissioners, upon the petition of either party and notice to the other, shall hear the parties and shall in each case determine (having reference to the convenience and interests of the corporations and of the public to be accommodated thereby) the stated periods for drawing cars and the compensation therefor, or the terms and conditions for passengers and merchandise, or the requisite terminal accommodations as aforesaid. And upon application of either party shall determine all questions between the parties in relation to the transportation of freight and passengers, and other business upon and connected with said railroads in which they are jointly interested, and the manner in which the business shall be done, and apportion to such corporations or persons their respective shares of the expenses, receipts, and income of the same. And the award of the commissioners, or a major part of them, shall be binding upon the respective corporations and persons interested therein for one year, or until the commissioners shall revise and alter the same; *provided, however*, that any person or corporation aggrieved by any order of the Railroad Commissioners, made under the provisions of this act, may appeal from the same to the Superior Court of the county wherein said railroads

Determination
of points on
which the com-
panies cannot
agree.

Appeal.

meet within twenty days after the date of such order, in the same manner that appeals are now allowed upon any proceeding relative to the location, abandonment, or changing of depots or stations.

This act confined to Connecticut Central and its intersecting railroads.

None of the provisions of this act shall apply to any railroad except the Connecticut Central and such other railroads whose tracks are now intersected or crossed by the track or tracks of said Connecticut Central Railroad.

1879.
Chap. lxxxix.
Acts of 1878, p.
313, extended to
Rockville R. R.

SEC. 1. The provisions of chapter eighty-nine of the public acts passed January Session, 1878, shall apply to the Rockville Railroad and to such other railroads as connect therewith or are intersected thereby, and to the several railroad companies owning or operating said respective railroads.

SEC. 2. This act shall take effect from its passage.

1884.
Standard time.

SEC. 1. The standard of time for the seventy-fifth meridian west from Greenwich, shall be and is hereby made the standard of time for this State.

1883.
Standard time
to be used in
time tables in
this State.

SEC. 1. Every railroad company in their public advertisements and time tables shall make use of the standard time of this State for all stations within this State.

Penalty.

SEC. 2. Every railroad company which violates this act shall forfeit twenty-five dollars to be recovered by the State Treasurer for the use of the State in an action on this statute.

CONSTITUTIONAL AMENDMENT.

Article XXV.

[Adopted October, 1877.]

When this act
takes effect.

No county, city, town, borough, or other municipality shall ever subscribe to the capital stock of any railroad corporation, or become a purchaser of the bonds, or make donation to, or loan its credit directly or indirectly in aid of any such corporation; but nothing herein contained shall affect the validity of any bonds or debts incurred under existing laws, nor be construed to prohibit the General Assembly from authorizing any town or city to protect, by additional appropriations of money or credit, any railroad debt contracted prior to the adoption of this amendment.

INDEX TO RAILROAD LAWS.

RAILROAD COMMISSIONERS.

	Sec.	Page.
Appointment, qualification, disqualification, vacancies,		
office, clerk, records,	1-5	iii-iv
Employment of experts,	5	iv
Salaries and office expenses, how paid,	6	iv
Travel free with employés,	8	iv

POWERS AND DUTIES IN LOCATION AND CONSTRUCTION OF RAILROADS.

Layout and location to be approved,	18	xviii
Notice and hearing before approval,	9	iv
Alteration of location to be approved,	19	xviii
Condemnation of reservations, etc., to be approved,	1	xx
To determine place and manner of connecting with or crossing other railroads,	1	xxi
To authorize crossing of highways and water-courses,	28	xxii
" " railroad to be built on site of highway,	28	xxii
" " " to cross highway at grade,	1	xxiv
" give certificate before road is opened for travel,	10	v
May order change in location of highway,	1-3	xlvi

IN REGARD TO FENCES.

General order on companies to fence,	1	xxvii
Order to fence on complaint when judged necessary,	2	xxvii
Cattle-guards, etc., to be built except when deemed unnecessary by Commissioners,	45	xxvi

REGULATIONS AT HIGHWAY CROSSINGS.

Warning-boards, sec. 12, p. v.	31	xxiv
Speed of trains past switches, stations, and highway crossings (Act 1883), xlviii,	79	xxxviii
Engines and cars at crossings,	12	v

	Sec.	Page.
Gates, flagmen, and signals, . . . sec. 12, p. v,	1	v
“ “ “ appeals from decision of Com- missioners,	2	vi
May regulate switching across highways,	1	xlix
May allow highways to cross at grade,	1	xxiv
Require alterations at highway crossings, secs. 2-3, xxv,	1	xlix
Expense of alterations, how met, sec. 3, xxv, 2-3, xlvii	3	xlix
Highway crossings to be planked,		lii

AT RAILROAD CROSSINGS AND JUNCTIONS.

Permit crossing of another road without stop,	75	xxxvii
“ “ “ junction or station switch without stop,	78-79	xxxviii

CONNECTING AND COMPETING ROADS.

Prescribe rules for exchange of passengers and bag- gage,	12	v
Make regulations for accommodation of people on line,	61	xxxiii
“ “ “ “ business on each,	60	xxxii
Require them to receive and forward passengers, merchandise, and freight from each other,	62	xxxiii
Prescribe terms upon which Conn. Central and Rock- ville railroads may use track, etc., of connect- ing roads, secs. 1-2, p. lxiv,	1	lxvi

STATIONS.

Establish station on unfinished road,	48	xxix
Permit stations to be abandoned,	50	xxx
Re-establish certain abandoned stations,	51	xxx
Require trains to stop at stations near drawbridge,	77	xxxviii
“ “ “ “ near certain villages,	47	xxix
Platforms and outbuildings at stations,	12	v
Time during which ticket offices are to be open,	12	v
Certain laws to be posted (first and last clauses),	12	v
Dispense with placards on cars at <i>termini</i> ,	64	xxxiv

EXAMINATIONS.

Semi-annual, of railroad,	11	v
Special, on request of selectmen,	11	v

INDEX TO RAILROAD LAWS.

lxix

	Sec.	Page.
Of roads, engines, cars, by-laws, and rules, on complaint of stockholders,	12	v
Summon witnesses,	16	vii
Provision for payment of witnesses,	16	vii
Apply for injunction when road unsafe, law violated, or order not obeyed,	15	vii

ANNUAL RETURNS AND REPORTS.

To furnish blank forms for returns of companies,	1	lix
“ require returns to be amended,	4	lxiv
“ make annual reports to General Assembly, sec. 14, p. vii, sec. 17. p. viii,	1	lviii

POWERS AND DUTIES NOT CLASSIFIED ABOVE.

Hear and report on application to increase capital stock,	1-2	xv
Permit crossing of drawbridge without stop,	75	xxxvi
Make orders in reference to drawbridges,		xxxvii
Limit number of brakemen,	80	xxxviii
Approve of connecting platform on cars,	64	xxxiv
Inquire into accidents and inform friends,	81	xxxix
Authorize footways on railroad bridges, etc.,	34	xxvi
Compel companies to furnish seats in cars,	12	v
Order guard-rails on bridges, etc.,	1	vii
“ guards at over-head bridges, etc.,	1	xxvi
General recommendation to companies,	14	vii

APPEALS.

From orders in regard to stations,	52	xxx
“ order authorizing crossing of streams, etc.,	29	xxiii
“ “ in regard to gates, flagmen, or signals,	2	vi
“ “ <i>de</i> switching across highways,	4	l
“ “ “ alteration of highway or railroad,	3	xlx

RAILROAD COMPANIES.

INCORPORATION AND ORGANIZATION.

What is meant by “railroad company,”	1	lviii
Who may organize under general law,	1	viii

	Sec.	Page.
Name, office, termini, route, length, stock, and directors to be stated in articles of association,	2	viii
Capital not less than \$10,000 per mile,	2	ix
Majority of directors to be residents of this state,	2	ix
Debts not to exceed cash paid on capital,	2	ix
Shares of stock and stockholders,	3	ix
Articles of association to be filed,	3	ix
" not to be filed unless accompanied by engineer's report, nor unless \$5,000 per mile subscribed, and ten per cent. paid in, with affidavit of good faith,	4	ix
Deposit to be made with State Treasurer by proposed roads,	1	xvii
When corporate existence ceases,	2	xi
<i>Prima facie</i> evidence of due formation, etc.,	4	x
Additional subscriptions,	5	x
Construction not to be commenced till \$10,000 per mile is subscribed,	5	x
May hold real estate, make surveys, and construct road,	6	x
Forfeiture of existence,	2	xi
Special charters, how obtained,	8	viii
To what railroad statutes <i>de</i> steam railroads apply,	1	xvi
Directors, number, how chosen,	2	xvii
Officers, choice, oath, bonds,	2	xvii
Directors to manage stock and affairs,	2	xvii
Capital stock, how increased, sec. 8, p. xii, 1-5		xv
Meetings, how called,	4	xvii
Voting,	4-11	xvii
Consolidation of railroad companies,	1	xii
" manner of,	2	xiii
" articles of, to be submitted to stockholders,	2	xiii
Consolidated companies may issue bonds,	4	xiv

BONDS AND MORTGAGES.

Bonds, how issued, disposed of, and secured, sec. 4,	p. xi, 82-83	xxxix
Mortgage of after-acquired property,	1	xl

INDEX TO RAILROAD LAWS.

lxxi

	Sec.	Page.
Prior liens not affected by proceedings under subsequent liens,	89	xli
Ownership in stock or bonds of other roads forbidden,	5	xii

TRUSTEES UNDER MORTGAGE.

Powers of trustees in operating road,	90	xlii
“ “ to foreclosure mortgage,	87	xli
Mortgaged property to be surrendered to trustee,	84	xl
Powers of trustee to improve road,	90	xlii
Duty of trustee to make inventory,	86	xli
“ “ to render quarterly account,	87	xli
“ “ as to fences,	6	xxviii
Liability of trustee and trust estate,	85	xl
Expenses and compensation, how paid,	90-91	xli
Removal of trustees, vacancies,	88	xli
Trustee of insolvent company to release right of way,	20	liii

LOCATION AND CONSTRUCTION OF ROAD.

Location to be approved by Commissioners,	18	xviii
“ may be changed after approval by Commissioners,	18	xviii
“ not to be made through cemeteries,	19	xviii
“ statement of, to be filed with Sec. of State,	24	xxi
“ map of, to be filed with Town Clerks,	23	xxi
“ certificate of alteration to be filed with Town Clerks,	19	xviii
Land, how taken, sec. 6, p. xii, sec. 18-19, p. xviii,	20	xix
“ limitation for taking of, after approval of location, sec. 7, p. x,	2	xi
“ written description of that taken to be given owner,	22	xx
“ reservations in grants of, how condemned,	1	xx
“ railroad not to be worked upon or opened across, till appraised damages are paid or secured,	20	xix
“ damages for layout when road is discontinued,	21	xx
“ effect of deed of, by railroad company (act 1875),		lviii

	Sec.	Page.
Land, adverse possession of, not to give title against railroad company,	20	lii
“ how taken by railroad company for highway, sec. 32, p. xxiv	2	xlvi
“ how taken to provide private way for owner of land,	1	xix
Track, wharves, depot, or depot grounds of one company not to be taken by another except for crossing or connection,	10	xv
Railroad companies may build branches,	27	xxii
“ may cross or connect with other railroads,	1	xxi
“ crossing at grade, when permitted, p. xxii (act 1883),	1	xxi
“ grade crossing (act of 1883), not applicable to the New Canaan and Meriden & Cromwell Railroads,		xxii
“ covered bridges, height of,	33	xxvi
“ height of highway bridges over,	8	xlvi
“ bridges over navigable streams, when permitted,	3	xi
“ bridges, warning guards at,	1	xxvi
“ “ foot ways on,	34	xxvi
“ companies to require security from contractors for payment of laborers,	25	xxi
Liability of companies for security from contractors for payment of laborers,	25	xxi
Lien on property of companies for security from contractors for payment of laborers,	13	xxi

RAILROADS AND HIGHWAYS, ETC.

Railroad may cross water-courses and highways, when,	28	xxii
“ may change highways, when,	28	xxii
“ how cross highways,	1, 2	xxiv
“ crossing at highway, how changed,	1	xlvi
“ how compelled to alter highway occupied by it,	36	xlvi
“ crossing of highway at grade, warning boards,	31	xxiv

INDEX TO RAILROAD LAWS.

lxxiii

	Sec.	Page.
Railroad crossing of highway gates, flagmen, or signal at,	1	v
“ crossing at grade allowed the Hartford & Conn. Valley R. R. Co.,	3	xxii
“ crossing of highway, bell or whistle to be sounded at,	73	xxxvi
When the blowing of the whistle may be dispensed with,	1	xxxvi
Highway across railroad, how laid,	2	xxiv
“ “ “ how maintained,	2	xxiv
“ “ “ height of bridges,	8	xlvi
“ “ “ railings on bridges and approaches,	9	xlvi
“ not to be laid out within one hundred yards of railroad track without consent of Judge of Superior Court,	1, 2	xlvi
“ laid near railroad may be ordered changed,	1-3	xlvi
“ damages from structure placed upon, by R. R. Co.,	10	xlvi
“ “ for obstructing, by cars, etc.,	1	xlvi
“ hand cars not to be left within 50 feet of,	64	xxxiv
Highways, near bridges, not to be obstructed by cars,	1	lii
“ bridge, embankment, filling, and abutments, building, and repairing by railroad company, how compelled,	46	xxviii
Highway crossings to be planked,		lii

STATIONS.

Stations, how established on unfinished roads,	48, 49	xxix
“ when a village is more than 1½ miles distant,	47	xxix
“ how compelled to stop trains at,	53	xxx
“ “ abandoned,	50	xxx
“ abandoned, how re-established,	51	xxx
“ appeals from orders of Commissioners concerning,	52	xxx
“ safe approach of carriages to (act 1883),		xxxii
“ nearest to draw-bridge, trains to stop at,	77	xxxviii
“ water-closets to be maintained at,	1	lvii
“ names to be conspicuously posted,	64	xxxiv
“ when termini, cars to be placarded,	64	xxxiv

FENCING.

	Sec.	Page.
Fences to be erected and maintained on both sides of road, as directed by Commissioners, .	1	xxvii
“ order for, by Commissioners, when requested and when adjudged necessary, . . .	2	xxvii
“ order for, binding on trustees, . . .	6	xxviii
“ owners of adjoining lands, when and how compelled to build, . . .	4	xxvii
“ how built when neither land-owner nor railroad company can compel erection, .	5	xxviii
“ penalty for, and damages from neglect of railroad companies to build, . . .	3	xxvii
“ cost of building, how collected from persons who ought to build, . . .	4	xxvii
“ and cattle-guards to be constructed, . . .	45	xxvi

OPERATING AND BUSINESS.

Not to be opened for travel without certificate from Commissioners,	10	v
Trains not to cross track of another road, or draw-bridge, without stopping, except by consent of Commissioners,	75	xxxvii
“ not to pass certain switches without stopping, unless by consent of Commissioners, . . .	75	xxxvii
“ to be run so as to accommodate interchange of passengers,	57	xxxix
<i>Individuals</i> aggrieved by failure, to appeal to Judge of Superior Court,	58	xxxix
<i>Railroad Co. or Selectmen</i> to apply to Commissioners for better business connections, . . .	61	xxxix
Trains to stop at stations,	53	xxxix
Trunk roads to furnish equal facilities to all connecting roads,	59-60	xxxix
Connections of Conn. Central and Rockville Railroads,		lxiv
To transport milk on equal terms for all, sec. 41, p. lvii, . . .	67	xxxix
“ “ ties, etc., on same terms as like freight,		xxxix
Transportation of freight. Short-haul law,	1-2	xxxix
Connecting roads to haul cars, etc., without discriminating,	62	xxxix
Authority to make all contracts,	27	xxii
“ “ and take leases,	27	xxii

INDEX TO RAILROAD LAWS.

lxxv

	Sec.	Page.
Leases to be ratified,	1	xxii
Commutation rates not to be varied or abolished,	66	xxxv
Checks to be given for baggage,	64	xxxiv
Good drinking-water to be carried through cars,	64	xxxiv
Train employees to wear badges,	68	xxxv
Engine to have bell and whistle,	72	xxxv
Bell or whistle to be sounded at crossings,	73	xxxvi
When the whistle may be dispensed with,	1	xxxvi
" " " " ordered,	73	xxxvi
Engineers to be sworn, etc.,	74	xxxvi
Number of brakemen regulated,	80	xxxviii
Connecting platform on cars,	64	xxxiv
Safety couplers for freight cars,	1, 2	xxxiii
Railroad police, 2, 3, 4, and 3		xlii
Goods left in cars, how disposed of,	2	liii
Notice of accidents to be given Commissioners,	81	xxxix
Hospital stretcher to be provided (Act 1883),		xxxix
Standard time,	1	lxvi
" " penalty for not using in public time- tables,	2	lxvi

TAXATION.

Returns to Comptroller, sec. 5, p. xliii, sec. 1, p. xlv,	4	xlvi
Amount to be paid, sec. 5, p. xliii, sec. 7, p. xlv,	3	xlvi
Tax paid by lessee deducted from those of lessor,	8	xliv
" on dwelling-houses owned by railroad companies,		xlvi
" on prior lien to all other incumbrances (Act 1875), p. xliii,	5	xlvi
Deduction for permanent investment on roads out of the State,		xlvi

ANNUAL RETURNS.

When to make to Commissioners, sec. 1, p. lviii,	2	lxiv
Form,		lix-lxiv
Failure to make,	3	lxiv
Balance sheet,		lviii
To be made by Trustees and Receivers,	1, 2	lix

PUNISHMENT, PENALTIES, AND DAMAGES.

OF INDIVIDUALS.

	Sec.	Page.
For non-payment of fares, . . . sec. 8, p. lvi,	65	xxxiv
“ trespassing on engine, cars, track, etc., . . .	71	xxxv
“ injuring engine or cars,	28	lvi
“ obstructing railroad travel,	1	lvii
“ highways near bridges by cars,	2	lii
“ displacing switch, or injuring railroad signals, . . .	2	lvi
“ use of threats or intimidation,	2	lvii
“ throwing or shooting at trains,	27	lvi
“ depositing filth on track,	29	lvi
“ committing nuisance in or upon bridges,	30	lvi
“ neglect to close gates or bars on line of railroad, . . .		lviii
“ placing obstructions on track,	1	lvi
“ “ “ “ causing death,	2	lvi

OF COMPANIES, OFFICERS, AND EMPLOYEES.

For neglect to place guard rails on bridges,	2	vii
“ “ to “ warning-guards at overhead bridges,	2	xxvi
“ “ to fence,	3	xxvii
“ “ to comply with order of Judge <i>de</i> busi- ness connections,	58	xxxii
“ “ to comply with orders of Commission- ers <i>de</i> highway crossings,	5	xxv
“ “ to comply with order of Commission- ers <i>de</i> switching,	5	l
“ obstructing carriage approach to stations (act 1883),		xxxii
“ neglect to comply with order of Commissioners <i>de</i> business connections,	61	xxxii
“ refusal to provide the required couplers,	3	xxxiv
“ “ to make return to Comptroller <i>de</i> taxes,	2	xlvi
“ “ to “ “ to Commissioners,	3	lxiv
“ refusal to testify before Commissioners,	16	vii
“ “ to transport milk, . . . sec. 67, p. xxxv,	41	lvii
“ “ to give shipping receipts,	45	lvii
“ “ to transport ties, etc.,		xxxv

INDEX TO RAILROAD LAWS.

lxxvii

	Sec.	Page.
For illegal voting,	5	xvii
“ fire caused by engine,	29	liv
“ discriminating as to time and price for hauling,	63	xxxiii
“ violation of short-haul law,	2	xxxv
“ running train across draw-bridge or track without stop,	76	xxxvii
“ running train over certain switches,	78	xxxviii
“ injuries caused by intoxication of employees,	5	lvi
General penalty,	1	xlii
Failure to comply with orders of Commissioners,	1	li

SUNDRIES.

Service of process on non-resident president and directors for forfeiture under general railroad law,	45	liii
Limitation of time for bringing action for injuries causing death, etc.,	1, 14	liii-liv
Executor may enter and prosecute,	8	liv

State of Connecticut.

TWENTY-FIRST ANNUAL REPORT

OF THE

Insurance Commissioner

TO THE

General Assembly of the State, A. D. 1886.

PART FIRST.

Fire, Fire and Marine, Fidelity, and Casualty Companies.

HARTFORD, CONN.:

PRESS OF THE FOWLER & MILLER COMPANY, 341 MAIN STREET.

1886.

ERRATA.

Pages 382 and 414—Capital deposit of Phoenix, England, read \$300,000, in lieu of \$200,000. On latter page correct the footings accordingly.

Page 431—Under "Losses Paid," against "Farmers," read \$1,100, in place of \$100.

Same page—Under per cent. of "Losses Paid," against "Madison," read .146, in place of .0146.

INDEX.

	PAGE.
Introduction	vii

STOCK FIRE, AND FIRE AND MARINE INSURANCE COMPANIES OF THIS STATE.

Ætna, Hartford.....	3	Norwalk, Norwalk.....	26
Connecticut, Hartford	10	Orient, Hartford.....	30
Hartford, Hartford.....	14	Peoples, Middletown.....	35
Meriden, Meriden.....	18	Phoenix, Hartford.....	38
National, Hartford.....	22	Security, New Haven.....	42

MUTUAL FIRE INSURANCE COMPANIES OF THIS STATE.

Danbury, Danbury	49	Middlesex, Middletown.....	61
Farmers, Suffield.....	50	Mutual Assurance, Norwich.....	64
Farmington Valley, Farmington....	52	New London County, Norwich.....	65
Greenwich, Greenwich.....	53	Rockville, Rockville.....	67
Hartford County, Hartford.....	55	State, Hartford.....	68
Harwinton, Harwinton.....	57	Tolland County, Tolland.....	70
Litchfield, Litchfield.....	58	Washington, Washington.....	72
Madison, Madison.....	60	Windham County, Brooklyn.....	73

CASUALTY INSURANCE COMPANIES OF THIS STATE.

Hartford Steam Boiler Inspection and Insurance Co., Hartford.....	79
Tobacco Growers Mutual, North Canaan.....	82

STOCK FIRE, AND FIRE AND MARINE INSURANCE COMPANIES OF OTHER STATES.

Agricultural, Watertown, N. Y.....	85	Commercial, San Francisco, Cal....	129
American, Newark, N. J.....	88	Continental, New York City.....	132
American, New York City.....	91	Equitable F. and M., Prov., R. I...	136
American, Philadelphia, Penn.....	95	Farragut, New York City.....	140
American Central, St. Louis, Mo....	100	Fire Association, Phila., Penn.....	143
American Exchange, N. Y. City....	103	Fireman's Fund, San Fran., Cal....	147
Atlantic F. and M., Prov., R. I.....	106	Firemen's, Newark, N. J.....	151
Buffalo-German, Buffalo, N. Y.....	109	First National, Worcester, Mass....	155
Citizens, Cincinnati, O.....	112	Franklin, Philadelphia, Penn.....	158
Citizens, New York City.....	115	German-American, N. Y. City.....	162
Citizens, Pittsburgh, Pa.....	119	Germania, New York City.....	166
Clinton, New York City.....	123	Girard, Philadelphia, Penn.....	169
Commerce, Albany, N. Y.....	126	Glens Falls, Glens Falls, N. Y.....	173

Greenwich, New York City.....	176	Pacific, New York City.....	243
Hanover, New York City.....	180	Park, New York City.....	246
Home, New York City.....	183	Pennsylvania, Philadelphia, Penn...	248
Howard, New York City.....	188	Peoples, New York City.....	253
Ins. Co. of N. Amer., Phila., Penn..	191	Phenix, Brooklyn, N. Y.....	256
Ins. Co. State of Penn., Phila.....	196	Prescott, Boston, Mass.....	262
Jersey City, Jersey City, N. J.....	200	Providence-Washington, R. I.....	265
Mfrs. and Builders, New York City..	204	Rochester-German, Rochester, N. Y.,	268
Mechanics, Brooklyn, N. Y.....	207	Springfield F. and M., Mass.....	271
Merchants, Newark, N. J.....	210	Sterling, New York City.....	276
Merchants, New York City.....	214	Traders, Chicago, Ill.....	279
Merchants, Providence, R. I.....	217	Union, Philadelphia, Penn.....	282
Milwaukee Mechanics, Mil., Wis...	220	Union, San Francisco, Cal.....	287
Montauk, Brooklyn, N. Y.....	223	United Firemen's, Phila., Penn.....	290
Newark, Newark, N. J.....	226	United States Fire, New York City..	294
N. Hampshire, Manchester, N. H...	229	Washington, Boston, Mass.....	297
New York Bowery, New York City..	233	Westchester, New York City.....	302
Niagara, New York City.....	236	Williamsburgh, Brooklyn, N. Y....	305
Northwestern, Milwaukee, Wis.....	240		

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

Dutchess County, Poughkeepsie, N. Y.....	311
Holyoke, Salem, Mass.....	314
Merchants and Farmers, Worcester, Mass.....	318
Quincy, Quincy, Mass.....	320

FIDELITY AND CASUALTY INSURANCE COMPANIES OF OTHER STATES.

American Surety.....	325
Fidelity and Casualty, New York City.....	327
Lloyds Plate Glass, New York City.....	331
Metropolitan Plate Glass, New York City.....	333

FIRE, AND FIRE AND MARINE INSURANCE COMPANIES OF OTHER COUNTRIES.

British America, Toronto, Canada.....	337
City of London, London, England.....	340
Commercial Union, London, England.....	343
Fire Insurance Association, London, England.....	346
Guardian Fire and Life, London, England.....	349
Hamburg-Bremen, Hamburg, Germany.....	352
Imperial, London, England.....	355
Lancashire, Manchester, England.....	358
Lion, London, England.....	361
Liverpool and London and Globe, Liverpool, England.....	364
London, London, England.....	367
London and Lancashire, Liverpool, England.....	370
North British and Mercantile, London and Edinburgh, Great Britain.....	373
Northern, London, England.....	376
Norwich Union, Norwich, England.....	379

INDEX.

v

Phoenix, London, England.....	382
Queen, Liverpool and London, England.....	385
Royal, Liverpool, England.....	388
Scottish Union and National, Edinburgh, Scotland.....	391
Sun Fire Office, London, England.....	394
Transatlantic, Hamburg, Germany.....	397
United Fire Reinsurance, Manchester, England.....	400
Western, Toronto, Canada.....	402

FIDELITY INSURANCE COMPANY OF ANOTHER COUNTRY.

Guarantee Company of North America, Montreal, Canada.....	407
---	-----

STATISTICAL TABLES.

Table 1—Assets, Liabilities, Surplus.....	410
Table 2—Items composing the Assets.....	415
Table 3—Items composing the Liabilities.....	419
Table 4—Income.....	423
Table 5—Expenditures.....	427
Table 6—Premiums Received, Commissions Paid.....	431
Table 7—Risks Written, Premiums, Losses Incurred.....	435
Table 8—Business in Connecticut.....	439
Table 9—Average Premium Per Cent.....	443
Table 10—Marine and Inland Business.....	447
Table 11—Summary Business in Connecticut.....	448
Table 12—Summary Comparison of Condition.....	449

MISCELLANEOUS.

Directory of Companies.....	451
Directory of Agents.....	457
Laws relating to Insurance in Connecticut.....	*1-46
Judicial Decisions on Insurance in Connecticut.....	*47-85

REPORT—PART I.

OFFICE OF THE INSURANCE COMMISSIONER,
HARTFORD, March 17, 1886.

To the Honorable General Assembly of the State :

The Insurance Commissioner presents Part I of his Report, the twenty-first annual report of the Department, made as required by the laws of the State. This Part embraces Fire, Marine, Casualty, and Fidelity Insurance Companies, whose annual returns to this office are made in the month of January. And it could be issued in the month of February if the facilities for printing were adequate.

Since the date of the last Report the following companies, nine in number, have been admitted to transact business in this State :

Date of Adm.	Name and Location of Company.	Capital.	Class of Insurance.
1885.			
March 9.....	Commercial, San Francisco, Cal.....	\$200,000	Fire.
April 25.	Pacific, New York City.....	200,000	Fire.
May 12.....	Citizens, Cincinnati, O.....	200,000	Fire.
May 26.....	American Surety, New York City.....	500,000	Fidelity.
May 28.....	Milwaukee Mechanics, Wis.....	200,000	Fire.
May 28.....	Dutchess County Mut., Po'keepsie, N. Y.	Mutual.	Fire.
1886.			
February 9.....	American Central, St. Louis, Mo.....	600,000	Fire.
February 9.....	Merchants, New York City.....	200,000	Fire.
February 9.....	Greenwich, New York City.....	200,000	Fire.
	Aggregate Capital Stock of Cos. adm....	\$2,300,000	

The capital of a strictly mutual company is its assets, which, in the case of the Dutchess County, amounted to \$229,000, exclusive of premium notes.

Two (2) companies retired from the State, viz. :

Withdrew.	Name of Company, and Risks how Protected.	Capital or Deposit.
1885.		
July 1.....	London & Provincial, London, Eng.....	\$200,000
1886.		
January 23...	Star, New York City—reinsured by Westchester, N. Y.....	500,000
	Amount of Capital withdrawn.....	\$700,000

The capital admitted exceeds that withdrawn by \$1,829,000, whereas in the year before the balance, \$850,000, was the other way.

Renewal of the license of the American Steam Boiler Company is held in abeyance until the increase of capital to \$500,000 is accomplished.

The only change in domestic companies is the demise of a small local mutual, the Farmers' of Woodbury.

There are now authorized to transact here the business of fire insurance, ten stock and sixteen mutual companies of Connecticut, sixty-three stock and four mutual companies of other States, and twenty-three joint stock corporations of other countries—in whole, one hundred and sixteen, an increase of five during the year. There are two casualty insurance companies of Connecticut, one stock and one mutual, and three of other States, all joint stock. One of these three combines with plate glass and steam boiler risks, personal accident and fidelity insurance, and the other two cover only plate glass risks. Two stock companies, one located in New York city and the other in Montreal, confine their business to fidelity insurance.

Abstracts of the Annual Statements of all these corporations may be found in this Report, but the Statistical Tables following the abstracts relate only to fire and marine insurance.

The assets and liabilities of the fire and marine offices on December 31, 1885, stood thus:

No.		Assets.	Liabilities, not including Capital, Scrip, or Special Funds.	Liabilities, including Capital, Scrip and Special Funds.
10	Stock Companies of Conn... ..	\$25,019,115 99	\$7,338,095 07	\$18,238,095 07
16	Mutual Companies of Conn.....	1,270,225 25	297,720 87	297,720 87
63	Stock Companies of other States..	94,748,017 25	39,740,508 88	74,674,777 90
4	Mutual Companies of other States	1,647,327 36	689,162 14	789,162 14
23	Stock Cos. of other Countries. ...	38,873,198 69	20,039,850 09	24,639,850 09
116	Totals.....	\$161,557,884 54	\$68,105,337 05	\$118,639,606 07

In order to examine comparatively and satisfactorily the transactions of the year, it is necessary to pass in review those offices only which made returns to this department of their transactions during both the years 1884 and 1885. For this purpose a series of comparative exhibits follows, embracing only the one hundred and eight fire offices which operated in this field during the years named, or made returns of their doings for both years. The ten fire offices excluded

from this conspectus are enumerated at the outset of this report, as either newly admitted or recently withdrawn.

CAPITAL AND ASSETS—1884 AND 1885.

	CAPITAL IN U. S.		ASSETS.	
	1884.	1885.	1884.	1885.
108 Companies.....				
10 Conn. stock.....	\$10,801,500	\$10,801,500	\$24,040,194	\$25,019,116
16 Conn. mutual.....	None.	None.	1,195,298	1,270,225
59 others, U. S.....	29,175,000	29,175,000	87,495,666	90,526,414
23 Foreign Countries...	5,216,000	5,216,000	37,749,343	38,873,199
Aggregates	\$45,192,500	\$45,192,500	\$150,480,501	\$155,688,954

The fixed capital remains unchanged, but the assets have increased by more than \$5,208,000, or nearly three and one-half per cent. This increase arises, in a very considerable part, from an advance in market value of stocks and bonds, and is therefore less real than apparent, since the market is subject to fluctuations. At the beginning of 1885, stocks and bonds were held, valued at \$94,000,000, and an average improvement of a little over five per cent. would amount to the whole increase named. Moreover, an enlargement of the business has necessitated an enlarged reserve for reinsurance, and thus contributed to increase both the assets and the liabilities.

LIABILITIES—1884 AND 1885.

Dec. 31.	1884.		1885.	
	Excluding Capital, Scrip, and Special Funds.	Including Capital, Scrip, and Special Funds.	Excluding Capital, Scrip, and Special Funds.	Including Capital, Scrip, and Special Funds.
108 Offices.....				
10 Conn. Companies...	\$7,271,137	\$18,072,637	\$7,338,095	\$18,238,095
16 Conn. Companies...	301,331	301,331	297,721	297,721
59 others, U. S.....	36,781,111	70,015,380	38,230,047	71,464,316
23 others, ex. U. S....	20,263,811	24,863,811	20,039,850	24,639,850
Aggregates	\$64,617,390	\$113,253,159	\$65,905,713	\$114,639,982

The liabilities are entered above in two ways: (1) By omitting capital, scrip, and funds that are set aside for special purposes, and allowing only absolute claims and demands due or becoming due, together with the contingent liability of the lawful reserve, thus exhibiting the liabilities that concern policy-holders. (2) By including the items omitted as just stated, so as to exhibit all the liabilities that affect stockholders.

From the foregoing it appears that the assets have increased \$5,208,000, and the liabilities \$1,387,000,—an improvement of condition amounting to \$3,821,000.

SURPLUS—1884 AND 1885.

Dec. 31.	1884.		1885.	
	As concerns Policy-holders.	As concerns Stockholders.	As concerns Policy-holders.	As concerns Stockholders.
108 Offices				
10 Conn. Companies . . .	\$16,769,057	\$5,967,557	\$17,582,521	\$6,781,021
16 Conn. Companies . . .	893,967	893,967	974,814	974,814
59 others, U. S.	49,914,555	20,769,555	52,296,366	19,062,097
23 others, ex. U. S. . . .	17,485,532	12,885,532	18,833,349	14,233,349
Aggregates	\$85,063,111	\$40,516,611	\$89,687,050	\$41,051,281

The net surplus is the barometer that registers in its rise or fall the fair or foul experience of each insurance office of every name and kind. It also exhibits at all times the balance of account then struck. For the first time in many years, every cash premium company shows a net surplus over all liabilities. This surplus increased during the year \$535,000, but the increase arises not from realized profits, but from enhanced values of stocks held, as was remarked in commenting upon the present assets. It is gratifying to note that these nominal gains have not been wholly absorbed by stockholders' dividends. Counting these gains as profit (for it would be an exceedingly irksome task to go through the lists of all the companies and eliminate the element), the year's profits may be ascertained by adding to the gain in surplus the dividends paid, thus:

No.	1885.	Gain or Loss in [Surplus.]	Dividends.	Profits.
10	Stock Companies of Conn. .	\$813,464	\$1,494,000	\$2,307,464
16	Mutual Cos. of Conn.	80,847	None.	80,847
59	Other Cos. of U. S.	-1,707,458	3,357,177	1,649,719
23	Other country Cos.	1,347,817	* None.	1,347,817
108	Totals	\$534,670	\$4,851,177	\$5,385,847

Of these profits the portion belonging to stock offices is \$5,198,057, and that belonging to mutuals is \$187,790. The former sum is eleven and a half per cent. of capital invested. The dividends actually paid to stockholders by the companies named above averaged at that rate. It will be noticed, however, that the fifty-nine companies from other States, taken together, paid more than half their dividends at the expense of their former surplus. On the whole, the year may be regarded as a fairly profitable one, and much more favorable than its immediate predecessor.

The character of the assets may be seen in the following schedule of the chief items. Nearly four-fifths of the amount of assets are readily convertible into cash, should an emergency require prompt conversion.

	Real Estate.	Loans on Mort. R. E.	U. S. Bonds	Other Bonds and Stocks.	Loans on Collateral.	Cash.
(26) Conn. Companies..	\$1,322,645	\$2,906,750	\$1,041,300	\$17,043,959	\$416,890	\$2,267,696
(67) Other U. S. Cos. . .	8,556,697	15,236,956	23,841,971	34,503,129	1,991,056	6,100,328
(23) Cos. of For. C'tries	4,116,166	3,189,760	21,455,955	4,455,686	69,000	2,887,769
(116) Companies.	\$13,995,508	\$21,333,466	\$46,339,226	\$56,002,774	\$2,476,946	\$11,255,793

The income for 1884 and for 1885 compares thus :

1884.	Fire Premiums.	Marine Premiums.	Interest, etc.	Total Income.
26 Conn. Cos.	\$9,023,717	\$232,976	\$1,228,565	\$10,485,257
59 other U. S. Cos. . . .	36,025,463	4,089,745	3,899,244	44,014,453
23 other foreign Cos. . .	24,424,899	164,099	1,280,456	25,869,454
108 Cos.	\$69,474,079	\$4,486,820	\$6,408,265	\$80,369,164

* Balance of remittances to and from home offices unknown.

1885.	Fire Premiums.	Marine Prems.	Interest, etc.	Total Income.
26 Conn. Companies....	\$9,291,654	\$182,771	\$1,193,918	\$10,668,343
59 other U. S. Cos.....	37,516,127	4,157,468	3,803,374	45,476,969
23 other foreign Cos....	25,206,665	213,937	1,341,448	26,762,050
108 Companies	\$72,014,446	\$4,554,176	\$6,338,740	\$82,907,362

These offices received more fire premiums, by the sum of \$2,540,000, than in the previous year; more marine premiums by \$67,000; and less interest by \$71,000. The rate per cent. of premium increase is three and one-half, and of interest decrease one-half of one upon the interest-bearing assets—a material decline.

The Expenditures for Losses, Dividends and Expenses, compare as follows:

	Losses Paid.		Dividends.		Expenses.	
	1884.	1885.	1884.	1885.	1884.	1885.
26 Home Companies...	\$5,610,750	\$5,451,927	\$1,476,000	\$1,494,000	\$2,931,235	\$3,078,067
59 other U. S. Cos....	24,678,121	24,708,201	3,407,848	3,473,307	14,683,344	15,406,130
23 other Country Cos..	16,740,004	15,860,550	.....	.....	7,984,174	8,386,449
108 Companies.....	\$47,028,875	\$46,020,678	\$4,883,848	\$4,967,307	\$25,598,753	\$26,870,646

Loss payments decreased \$1,000,000; dividends increased \$84,000; and expenses \$1,272,000. The increase of expenses averaged one-half of 1 per cent. upon the whole premium receipts. This item of expenditure being 35.1 in 1885, against 34.6 in 1884. The losses paid in 1885 were 60 per cent. of the premium receipts; whilst in 1884 they were 63.6 per cent.

The fire risks carried by the one hundred and eight offices at the close of the year 1884 amounted to \$8,932,853,531, and, of the year 1885, to \$9,497,194,448, an increase of over five hundred millions. The amount of fire risks outstanding in the one hundred and sixteen offices now operating here, was, at the close of last year, \$9,916,413,113.

The fire business transacted in Connecticut covered risks amounting to \$179,064,519, the premiums upon which were \$1,822,364. The losses incurred by the companies during the year in this State were \$1,043,120,—fifty-seven per cent. of the premium. With an allow-

ance of thirty-five per cent. for expenses, the margin for profit would be about eight per cent. of the premiums, less the increased requirement for reinsurance. This deduction would cut down the profit to, say, five and seven-tenths per cent. of the premiums.

Twenty-four of the one hundred and sixteen offices doing fire business in Connecticut, also transact ocean or inland marine insurance, or both. The bulk of the inland business terminates before December in each year, leaving but a trifling part of the year's business in force at the close. These companies covered risks in 1885 amounting to \$878,000,000, of which only the sum of \$61,000,000 was in force December 31. The premiums received amounted to \$5,840,000, and the losses incurred were \$3,805,000, or sixty-five per cent. thereof.

The average rate of premium charged has not varied very materially in three years past, the per cent. ranging from .99 in 1883 to 1.04 in 1885. Assuming that the risks written from year to year aggregate similar in hazard, the average premium rate has been advanced one-twentieth since 1883.

Tables 11 and 12 present interesting summaries of fire insurance transactions in Connecticut, and of the condition of the companies for a series of years.

There are two casualty insurance offices organized under the laws of this State, one furnishing indemnity for loss by boiler explosions, and the other for loss to growing tobacco by hail storms. Of the three casualty companies from New York, working here, two insure only plate glass against breakage. These five companies carried casualty risks December 31, as follows:

	Amount at Risk.	Premiums Thereon.
Hartford Steam Boiler Co.....	\$33,415,396	\$382,893
Tobacco Growers.....	None.	Risks run but one Season.
Fidelity and Casualty.....	7,355,489	140,873
Lloyds Plate Glass.....	5,275,461	158,421
Metropolitan Plate Glass.....	3,811,512	115,048
	\$49,857,858	\$797,235

The three New York offices mentioned have \$12,000,000 at risk on plate glass alone. All the five companies excepting the Tobacco Growers are joint stock corporations, and the business, comparatively new, has been successfully prosecuted from the beginning.

Still newer is the business of Fidelity insurance. For some years the Guarantee Company of Montreal has transacted this class of insurance, and now the American Surety Company of New York is admitted. The extent of this business may be seen from the following :

	Surety Risks.	Premiums Thereon.
American Surety Co.....	\$12,458,808	\$100,011
Guarantee Co. (U. S. risks).....	18,626,050	145,950
Two Fidelity Companies.....	\$31,084,858	\$245,961

This is a rapidly growing business, and in time these corporations may supersede individual sureties to a large extent.

Fuller information concerning these companies can be derived from their annual statements, which are to be found at length in the following pages.

The fiscal year of the State having been changed to end June 30, instead of November 30, the following statement of the receipts and expenditures of this office is made for seven months only :

RECEIPTS—FROM NOVEMBER 30, 1884, TO JUNE 30, 1885.

For valuation of policies.....	\$7,258 12
For filing statements.....	2,755 00
For agents' certificates.....	3,336 00
For licenses.....	1,682 00
For certificates of valuation and organization.....	635 00
For filing charters.....	225 00
For copies of process.....	16 00
For reports sold	98 65
	<hr/> \$16,005 77

EXPENDITURES—FROM NOVEMBER 30, 1884, TO JUNE 30, 1885.

For valuation of policies.....	\$3,388 50
For salaries.....	5,086 65
For printing and binding	510 95
For law expenses.....	400 00
For postage, express and telegraph.....	206 49
For office expenses.....	56 61
For stationery.....	35 90
	<hr/> \$9,685 10

The ordinary receipts and expenditures for fifteen years, exclusive of taxes, were as shown below :

Close of Fiscal Year.	Receipts.	Expenditures.	Surplus.
March 31, 1872, 1 year.....	\$18,016 87	\$14,140 73	\$3,876 14
March 31, 1873, 1 year.....	26,231 61	17,641 53	8,590 08
March 31, 1874, 1 year.....	28,159 23	18,697 01	9,462 32
March 31, 1875, 1 year.....	19,722 09	17,478 85	2,243 24
March 31, 1876, 1 year.....	17,354 10	15,986 93	1,376 17
November 30, 1876, 8 months.....	9,724 53	11,996 96	*2,272 43
November 30, 1877, 1 year.....	14,211 74	16,464 40	*2,252 66
November 30, 1878, 1 year.....	15,536 97	14,016 00	1,520 97
November 30, 1879, 1 year.....	14,922 43	13,465 54	1,456 89
November 30, 1880, 1 year.....	15,725 21	12,093 81	3,631 40
November 30, 1881, 1 year.....	15,585 49	12,856 41	2,729 08
November 30, 1882, 1 year.....	15,684 14	13,118 13	2,566 01
November 30, 1883, 1 year.....	15,688 53	14,872 39	816 14
November 30, 1884, 1 year.....	15,601 81	14,698 09	903 72
June 30, 1885, 7 months.....	16,005 77	9,685 10	6,320 67
Total, 15 years	\$258,170 52	\$217,211 88	\$40,958 64

*Deficit.

The tax on premium receipts is levied on the premiums of each calendar year, and the sums collected are given below, and respectively set opposite to the year on the premiums of which the tax was laid :

Year Prems. received.	Amount tax collected.
1871.....	\$13,425 08
1872.....	21,254 21
1873.....	22,489 22
1874.....	23,214 10
1875.....	29,092 73
1876.....	18,829 11
1877.....	15,697 38
1878.....	15,666 00
1879.....	14,906 07
1880.....	17,506 60
1881.....	20,680 67
1882.....	20,837 94
1883.....	*23,392 87
1884.....	†27,208 64
Total for fourteen years.....	\$284,200 62
Add surplus office receipts	40,958 64
Total net receipts (beyond expenses) of office.....	\$325,159 26

*To April 18, 1884.

†To June 30, 1885.

The taxes on premiums of 1885, if added, would swell this surplus to \$350,000.

Respectfully submitted,

A handwritten signature in cursive script, reading "Ephraim Williams". The signature is written in dark ink and is positioned above the printed title.

Insurance Commissioner.

FIRE AND FIRE & MARINE
INSURANCE COMPANIES
OF THIS STATE.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1885.

ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, August 17, 1819.

LUCIUS J. HENDEE, *President.*

JOTHAM GOODNOW, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$5 000,000 00
Whole amount of capital actually paid up in cash.....	4,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$345,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	43,800 00
Interest accrued on bond and mortgage loans.....	360 12
Value of lands mortgaged.....	\$57,000 00
Buildings (insured for \$34,000).....	58,000 00
	<u>\$115,000 00</u>

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States currency, 6 p. c.....	\$100,000 00	\$133,000 00
“ “ 4½ p. c.....	55,000 00	62,012 50
“ “ 4 p. c.....	122,000 00	151,280 00
Alabama 3, 4 and 5 p. c.....	10,000 00	10,000 00
Connecticut 5 p. c.....	40,000 00	41,200 00
New Hampshire 6 p. c.....	48,000 00	60,000 00
Rhode Island 6 p. c.....	43,000 00	51,600 00
South Carolina con. 6 p. c.....	15,000 00	16,500 00
Tennessee 6 p. c.....	31,000 00	18,600 00
COUNTY AND MUNICIPAL BONDS—		
Hartford County, Conn., 4 p. c...	60,000 00	60,000 00
“ “ “ 4½ p. c...	10,000 00	10,000 00
Hudson County, N. J., 6 p. c.....	25,000 00	26,000 00
Barkhamsted, Conn., town, 6 p. c...	9,000 00	9,450 00
Hartford, “ “ 6 p. c...	11,000 00	11,550 00
Norwich, “ “ 7 p. c...	100,000 00	130,000 00

	Par Value.	Market Value.
Norfolk, Conn., town, 6 p. c. .	\$16,000 00	\$16,800 00
Pawtucket, R. I., " 7 p. c. .	100,000 00	120,000 00
Windsor Locks, Conn., " 6 p. c. .	24,000 00	25,680 00
Middletown, " " 6 p. c. .	60,000 00	64,800 00
Bloomington, Ill., city, 8 p. c.	20,000 00	22,400 00
Boston, Mass., " 6 p. c.	50,000 00	62,500 00
Brooklyn, N. Y., " 6 p. c.	11,000 00	13,200 00
Buffalo, " " 7 p. c.	50,000 00	65,000 00
Cleveland, O., " 7 p. c.	28,000 00	33,600 00
Cincinnati, O., city water, 7 p. c. . .	50,000 00	59,000 00
Chicago, Ill., city, 7 p. c.	49,000 00	57,820 00
Detroit, Mich., city, 7 p. c.	50,000 00	57,500 00
Hartford, Conn., city, 6 p. c.	111,000 00	123,210 00
Indianapolis, Ind., city, 7 $\frac{8}{10}$ p. c. .	50,000 00	59,000 00
Jersey City, N. J., " 6 p. c. . . .	15,000 00	15,900 00
Lockport, N. Y., " 7 p. c. . . .	25,000 00	31,000 00
Montreal, Can., cor. stock, 6 p. c. .	13,000 00	14,560 00
" " " bonds, 6 p. c. .	10,000 00	10,500 00
Newark, N. J., city, 7 p. c.	50,000 00	61,250 00
New Brunswick, N. J., city, 7 p. c. .	20,000 00	21,600 00
" " " water, 7 p. c. .	9,000 00	10,250 00
New York city stock, 6 p. c.	21,000 00	22,260 00
Rahway, N. J., city, 7 p. c.	45,000 00	11,250 00
Providence, R. I., city, 6 p. c. . . .	50,000 00	59,000 00
East Saginaw, Mich., city, 6 p. c. .	12,000 00	12,600 00
Titusville, Pa., " 5 p. c. .	20,000 00	20,000 00
Corry, " " 6 p. c. .	10,000 00	10,500 00
Toledo, O., city special, 7 $\frac{3}{10}$ p. c. .	13,000 00	14,950 00
" " " water, 8 p. c.	5,000 00	5,750 00
Rochester, N. Y., city, 7 p. c. . . .	25,000 00	30,000 00
Oswego, " " 7 p. c.	25,000 00	27,000 00
St. Louis city, gold, 5 p. c.	50,000 00	53,500 00
Fort Wayne, Ind., city water, 6 p. c. .	25,000 00	27,800 00
Ottumwa, Iowa, city, 5 p. c.	25,000 00	25,000 00
N. E. Sch. Dist. (Hartford) 4 p. c. .	25,000 00	25,000 00
Sch. Dist. No. 2, Enfield, Ct., 4 $\frac{1}{2}$ p. c. .	9,000 00	9,000 00
Sch. Dist. 24, Woodbridge, N. J., 6 p. c. .	16,000 00	16,800 00
Montezuma, Ia., school, 6 p. c. . . .	8,000 00	8,400 00
State Center, " " 5 p. c. . . .	15,000 00	15,000 00
Blakesburgh, " " 6 p. c. . . .	3,000 00	3,000 00
Chelsea, " " 5 $\frac{1}{2}$ p. c. .	2,000 00	2,000 00
Ottumwa, " " 5 p. c. . . .	15,000 00	15,000 00

RAILROAD BONDS—

Albany & Susq. 1st con. g. m., 7 p. c. .	50,000 00	64,500 00
" " " 6 p. c.	50,000 00	58,750 00
Buffalo & Erie (new), 7 p. c.	35,000 00	43,050 00
C., C., C. & I. s. f. 1st m., 7 p. c. .	25,000 00	30,750 00
C., C., C. & I. 1st con. m., 7 p. c. .	60,000 00	73,200 00

	Par Value.	Market Value.
Cleveland, Pain. & Ash. m., 7 p. c. .	\$32,000 00	\$37,440 00
Chi., Bur. & Quin. con. m., 7 p. c.	75,000 00	102,750 00
“ “ m., 4 p. c.	50,000 00	50,000 00
Chi. & N. W., Mad. ex., m., 7 p. c.	30,000 00	40,000 00
“ “ s. f. m., 6 p. c. . . .	25,000 00	29,250 00
“ “ gen. con. gold m., 7 p. c.	50,000 00	64,000 00
“ “ con. s. f. m., 7 p. c. . . .	25,000 00	34,750 00
Chicago, R. I. & P. m., 6 p. c. . . .	60,000 00	79,200 00
Chi. & West Indiana m., 6 p. c. . .	50,000 00	54,000 00
C., M. & St. Paul (C. & Mil. Div.)		
1st m., 7 p. c.	75,000 00	97,500 00
C., M. & St. Paul (H. & Dak. Div.)		
1st m., 7 p. c.	25,000 00	31,500 00
C., M. & St. Paul (Ia. & Minn. Div.)		
1st m., 7 p. c.	10,000 00	12,500 00
Chi., M. & St. Paul (Iowa & Dak.		
Div.) ex. 1st m., 7 p. c.	10,000 00	12,900 00
Chi., Mil. & St. Paul (Dubuque		
Div.) m., 6 p. c.	25,000 00	28,200 00
Columbus & Xenia m., 7 p. c.	50,000 00	57,500 00
Dayton & Western m., 6 p. c.	28,000 00	30,800 00
Del. & Hud. Canal Co. m., 7 p. c.	30,000 00	35,400 00
D. & H. Can. Co. (Pa.D.) m., 7 p. c.	25,000 00	33,750 00
Har. R. & P. Chester 1st m., 7 p. c.	100,000 00	135,000 00
Har. R. & P. Chester 1st m., 6 p. c.	50,000 00	60,000 00
Housatonic 1st m., 6 p. c.	50,000 00	54,000 00
Indianapolis & Cin. m., 7 p. c. . . .	50,000 00	53,000 00
Iowa Midland 1st m., 8 p. c.	25,000 00	33,250 00
Jack., Lansing & Saginaw m., 6 p. c.	25,000 00	26,500 00
“ “ “ “ m., 8 p. c.	25,000 00	29,500 00
Keokuk & Des Moines 1st m., 5 p. c.	40,000 00	43,600 00
Lake Shore m., 7 p. c.	30,000 00	36,900 00
L. S. & M. S. 1st consol., 7 p. c. . .	15,000 00	19,500 00
L. S. & M. S. 2d consol., 7 p. c. . .	75,000 00	90,000 00
Mahoning R. R. coal, 5 p. c.	25,000 00	25,000 00
Michigan Central 2d m., 7 p. c. . . .	50,000 00	63,000 00
M. & St. Louis (Ia. ex.) 1st m., 7 p. c.	25,000 00	29,750 00
Morris & Essex 1st m., 7 p. c.	25,000 00	35,250 00
Morris & Essex 2d m., 7 p. c.	25,000 00	28,750 00
Morris & Essex 1st con. m., 7 p. c.	75,000 00	97,500 00
New York Central, 6 p. c.	38,000 00	39,520 00
New York Central, 5 p. c.	37,000 00	39,035 00
N. Y. C. & H. R. 1st m., 7 p. c. . .	175,000 00	241,500 00
N. Y. & Harlem 1st m., 7 p. c. . . .	10,000 00	13,700 00
N. Y., L. E. & W. 1st con. m.		
gold, 7 p. c.	45,000 00	57,150 00
N. Y., W. S. & Buf. 1st m., 4 p. c.	100,000 00	51,500 00
North Western Union, 7 p. c.	25,000 00	33,500 00

	Par Value.	Market Value.
Oswego R. R. bridge, 6 p. c.....	\$50,000 00	\$52,500 00
P., Ft. W. & Chic. 1st m., 7 p. c...	75,000 00	105,750 00
“ “ “ 2d m., 7 p. c...	81,000 00	112,590 00
“ “ “ 3d m., 7 p. c...	40,000 00	54,000 00
St. Johnsbury & L. C. 1st m., 6 p. c.	55,000 00	60,500 00
Vermont Valley, 5 p. c.....	50,000 00	52,500 00
Kansas Pacific 1st con. m., 6 p. c.	25,000 00	25,000 00
Minneapolis Union gold m., 6 p. c	50,000 00	55,000 00
St. Paul, Minn. & Man. 1st, 7. p. c.	21,000 00	24,360 00
St. Paul & Sioux City 1st gold, 6 p. c.	20,000 00	22,000 00
RAILROAD STOCKS—		
Albany & Susquehanna.....	50,000 00	67,500 00
Ashuelot.....	10,000 00	13,000 00
Central Ohio.....	7,500 00	7,500 00
Cleveland & Pittsburgh.....	50,000 00	73,000 00
Chicago, Burlington & Quincy....	22,000 00	30,250 00
Chicago, Rock Island & Pacific....	20,000 00	25,700 00
Connecticut River.....	20,000 00	33,200 00
Dubuque & Sioux City.....	25,000 00	15,000 00
Fort Wayne & Jackson preferred..	35,000 00	31,500 00
Joliet & Chicago.....	10,000 00	14,500 00
Keokuk & Des Moines preferred..	20,000 00	6,000 00
Morris & Essex.....	50,000 00	65,000 00
New York Central & Hudson River	80,000 00	84,000 00
New York, New Haven & Hartford	100,000 00	200,000 00
Pittsburgh, Ft. Wayne & Chicago..	75,000 00	105,75 00
New York & Harlem.....	25,000 00	52,500 00
Rensselaer & Saratoga.....	20,000 00	32,000 00
Valley (New York).....	20,000 00	19,000 00
BANK STOCKS—		
New Britain Nat., New Britain, Ct.	10,000 00	15,000 00
First National, Albany, N.Y.....	10,000 00	17,000 00
Farm. & Mech. Nat., Phil., Pa....	25,000 00	35,250 00
Merchants National, St. Louis, Mo.	5,000 00	5,150 00
Mechanics, St. Louis, Mo.....	20,000 00	22,000 00
Ætna National, Hartford, Ct.	20,000 00	23,000 00
American National, “	10,000 00	14,500 00
Charter Oak National, “	40,000 00	56,000 00
City National, “	20,000 00	13,000 00
Conn. River Bank. Co., “	7,500 00	7,200 00
National Exchange, “	27,500 00	39,875 00
Farm. & Mech. Nat., “	50,000 00	52,000 00
First National, “	20,000 00	20,400 00
Hartford National, “	100,000 00	165,000 00
Phoenix National, “	100,000 00	140,000 00
State, “	55,000 00	55,000 00
American Ex. Nat., N. Y. City	40,000 00	51,200 00
Nat. Butchers & Drovers, “ “	7,500 00	11,250 00

		Par Value.	Market Value.	
National City,	N. Y. City	\$10,000 00	\$26,000 00	
Nat. Bank of Commerce,	" "	50,000 00	78,500 00	
Hanover National,	" "	10,000 00	14,000 00	
Importers & Traders Nat.,	" "	30,000 00	78,000 00	
Bank of Manhattan Co.,	" "	20,000 00	30,000 00	
Market National,	" "	10,000 00	15,000 00	
Merchants National,	" "	35,000 00	45,500 00	
Merchants Exchange Nat.,	" "	6,000 00	6,000 00	
Mechanics National,	" "	30,000 00	45,000 00	
Metropolitan National.	" "	40,000 00	12,000 00	
Nassau,	" "	10,000 00	12,500 00	
B'k N.Y. Nat. Bkg.Ass'n,	" "	30,000 00	52,500 00	
Bank of North America,	" "	14,000 00	14,980 00	
Phoenix National,	" "	6,000 00	6,300 00	
Peoples,	" "	5,000 00	7,500 00	
Nat. Bank of Republic,	" "	15,000 00	18,000 00	
Third National,	" "	10,000 00	11,000 00	
Union National,	" "	20,000 00	100 00	
American Loan & Trust Co., N. Y.		10,000 00	10,800 00	
N. York Life Ins. & Trust Co.,	"	15,000 00	75,000 00	
United States Trust Co., N. Y....		10,000 00	47,500 00	
Union Trust Co.,	"	10,000 00	35,000 00	
Central Trust Co.,	"	10,000 00	33,000 00	
Metropolitan Trust Co.,	"	10,000 00	12,000 00	
MISCELLANEOUS—				
Atlantic Dock Company 5 p. c....		31,000 00.	33,480 00	
Atlantic Mutual Ins. Co. scrip....		39.110 00	39,110 00	
Housatonic (rol. stock cer.) 5 p. c.		33,000 00	33,000 00	
Connecticut River Co.....		5,000 00	1,000 00	
		\$6,142,110 00	\$7,563,862 50	\$7,563,862 50

Loans on Collateral.

	Par Value.	Market Value.	Loaned.
Nat. Ex. Bank, Hartford, Conn.	\$500 00	\$725 00	\$500 00
Travelers Ins.Co., " "	1,000 00	2,500 00	1,080 00
Broad Brook Co., " "	5,600 00	14,000 00	5,000 00
N. Y., N. H. & H. R. R. Co....	4,400 00	8,800 00	1,620 00
Willimantic Linen Co., Wil., Ct.	600 00	960 00	400 00
Second Nat. Bk., Springf'd, Mass.	700 00	1,211 00	540 00
Nat. Bank of Commerce, N. Y.	2,500 00	3,925 00	3,600 00
Mechanics National Bank, "	625 00	937 50	
Chic., Burl. & Quincy R. R. Co.	300 00	412 50	2,430 00
Union Pacific R. R. Co.....	1,800 00	990 00	
Atch., Topeka & S. Fe R. R. Co.	1,100 00	924 00	
National New Haven Bank	200 00	320 00	580 00
N. Y. & N. J. Telephone Co...	1,000 00	580 00	
Totals.....	\$20,325 00	\$36,285 00	\$15,170 00
			\$15,170 00

Cash in Company's principal office.....	\$5,866 93
Cash deposited in banks.....	935,219 72
Interest due and accrued on collateral loans and deposits.....	995 13
Net cash in the hands of agents in course of transmission.....	303,878 39
Assets of the Company at their actual value.....	\$9,214,152 79

III. LIABILITIES.

Losses adjusted and unpaid.....	\$89,648 62
Losses reported and unadjusted.....	137,716 23
Losses resisted.....	35,912 78
Total of losses.....	\$263,277 63
Deduct reinsurance.....	4,500 00
Net amount of unpaid losses.....	\$258,777 63
Unearned premiums on risks, one year or less.....	\$831,689 01
Unearned premiums on risks, more than one year....	887,662 30
Unearned premiums on inland navigation risks... ..	6,117 99
Unearned premiums as computed above.....	\$1,725,469 30
Reclaimable on perpetual fire policies.....	15,599 48
Due for printing, etc.....	500 00
Return premiums.....	11,485 97
Total liabilities except capital stock and surplus.....	\$2,011,832 38
Capital stock.....	4,000,000 00
Surplus beyond all liabilities.....	3,202,320 41
Under special deposit in Canada.....	\$48,874 36
Total liabilities, including capital and surplus.....	\$9,214,152 79

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash.....	\$2,658,063 72	\$158,744 12	
Deduct reinsurance, rebate, abatements, and return premiums...	237,708 72	24,832 35	
Actual cash premiums.....	\$2,420,355 00	\$133,911 77	\$2,554,266 77
Interest on bonds and mortgages.....			2,548 23
Interest on loans and dividends on stocks and bonds.....			417,156 16
Rents.....			8,486 11
Deposit premiums received from perpetual risks....		\$741 00	
Actual cash income.....			\$2,982,457 27

V. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Amt. paid for losses (including \$211,- 045.64 occurring in previous yrs) .	\$1,285,853 75	\$86,947 48	\$1,372,801 23
Cash dividends.....			720,000 00
Commissions and brokerage.....			396,614 63
Salaries and fees.....			152,152 55
Taxes.....			51,616 31
All other payments and expenditures.....			191,006 98
Deposit premium returned during the year.....		\$255 00	
Actual cash expenditure.....			\$2,884,191 70

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$289,246,692 00	\$3,341,039 36
Written or renewed during the year (including per- petual).....	225,105,504 00	2,652,391 32
Total.....	\$514,352,196 00	\$5,993,430 68
Deduct those expired and marked off....	222,038,703 00	2,544,478 27
In force at the end of the year.....	\$292,313,493 00	\$3,448,952 41
Deduct amount re-insured.....	3,707,496 00	43,727 25
Net amount in. force.....	\$288,605,997 00	\$3,405,225 16
	Inland.	Premiums.
In force at end of year.....	\$604,788 00	\$12,235 98

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$132,009,780	\$1,663,378 03	1-2	\$831,689 01
1884.....	Two years.....	3,097,333	30,319 87	1-4	7,579 97
1885.....		3,624,938	36,021 13	3-4	27,015 85
1883.....	Three years....	25,848,022	266,955 97	1-6	44,492 66
1884.....		29,442,535	301,169 40	1-2	150,584 70
1885.....		32,460,290	327,063 73	5-6	272,553 11
1882.....	Four years.....	2,376,442	27,242 29	1-8	3,405 28
1883.....		2,621,159	29,666 85	3-8	11,125 05
1884.....		2,194,410	25,583 91	5-8	15,989 95
1885.....		2,064,989	23,992 86	7-8	20,993 75
1881.....	Five years.....	9,780,507	123,085 54	1-10	12,308 55
1882.....		10,914,082	135,549 06	3-10	40,664 71
1883.....		10,448,164	129,975 21	1-2	64,987 60
1884.....		10,206,259	129,798 06	7-10	90,858 64
1885.....	Perpetual.....	10,840,687	139,002 75	9-10	125,102 48
.....		676,400	16,420 50	.95	15,599 48
Totals.....		\$288,605,997	\$3,405,225 16	....	\$1,734,950 79

CONNECTICUT FIRE INSURANCE COMPANY.

Premiums received since the organization of the Company.....	\$98,194,764 36
Losses paid since the Company organized.....	58,751,343 60
Cash dividends paid stockholders.....	14,993,365 00
Stock dividends declared.....	2,805,000 00
Stock owned by directors at par value.....	266,100 00
Losses incurred during the year.....	1,401,479 41
Loaned to stockholders, not officers.....	35,170 00
Special deposits for the exclusive protection of policy holders in Canada, \$137,955.08; liabilities, \$48,874.36.	

Business in Connecticut, 1885.

Risks taken (no inland).....	\$12,232,630 00
Premiums received.....	108,635 15
Losses paid.....	65,937 91
Losses incurred.....	64,017 80

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

Commenced Business, July, 1850.

J. D. BROWNE, *President.*CHARLES R. BURT, *Secretary.*

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$1,000,000 00
---	----------------

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$66,000 00
Loans on bond and mortgage (first liens) not more than one year's interest due.....	512,550 00
Value of lands mortgaged.....	\$681,850 00
Buildings (insured for \$535,525.00).....	736,650 00
	<u>\$1,418,500 00</u>

Stocks and Bonds Owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States Registered 4 p. c. con.	\$120,000 00	\$147,600 00
MUNICIPAL AND COUNTY BONDS—		
City of Hartford.....	15,000 00	15,900 00

	Par Value.	Market Value.
City of New Britain.....	\$15,000 00	\$15,750 00
“ Middletown, 7's.....	10,000 00	10,600 00
“ Middletown, 6's.....	10,000 00	10,000 00
“ Toledo, Ohio.....	10,000 00	10,500 00
“ Erie, Penn.....	10,000 00	10,300 00
Cass County, Dakota.....	13,000 00	13,000 00
Wapello County, Iowa.....	10,000 00	10,000 00
Coffee County, Kansas.....	10,000 00	10,000 00
RAILROAD BONDS—		
Michigan Central.....	20,000 00	25,200 00
Canada Southern.....	50,000 00	51,000 00
Quincy, Alton & St. Louis.....	49,000 00	49,000 00
N. Y., N. H. & H., guaranteed...	40,000 00	50,800 00
Erie gold consols.....	25,000 00	31,750 00
Broadway & Seventh Avenue.....	20,000 00	21,800 00
Dayton & Michigan.....	25,000 00	25,500 00
Chicago, Burlington & Quincy....	7,000 00	6,790 00
Detroit, Lans. & North'n, guarant'd	2,000 00	2,000 00
RAILROAD STOCKS—		
Chicago, Burlington & Quincy....	69,000 00	93,150 00
Chicago & Northwestern.....	15,000 00	15,900 00
New York, New Haven & Hartford	60,000 00	117,000 00
Pittsburgh, Fort Wayne & Chicago.	30,000 00	42,000 00
Boston & Albany.....	11,000 00	19,250 00
New York Central & Hud. River..	20,000 00	20,800 00
Detroit, Lansing & Northern, pref..	20,000 00	21,600 00
Chicago, Rock Island & Pacific...	20,000 00	25,200 00
BANK STOCKS—		
Importers & Traders Nat., N. Y...	31,000 00	79,050 00
Fulton National, “ ...	6,900 00	7,935 00
Farm. & Mech. Nat., Hartford....	18,800 00	18,800 00
National Exchange, “	20,600 00	28,840 00
Hartford National, “	30,000 00	48,600 00
First National, “	18,500 00	18,500 00
Ætna National, “	10,000 00	11,000 00
Phoenix National, “	15,000 00	20,250 00
Charter Oak National, “	9,300 00	12,555 00
Mercantile National “	10,000 00	10,000 00
Conn. Trust and Safe Deposit Co..	4,500 00	5,850 00
First National, Minneapolis, Minn.	16,700 00	20,708 00
Second National, New Haven, Ct.	2,200 00	3,036 00
MISCELLANEOUS—		
Tiffin, Ohio, Gas Company bonds.	14,000 00	14,000 00
Minneapolis Gas Light Co. bonds..	10,000 00	10,450 00
Trad. Safe & Trust Co., Chi., bds..	10,000 00	10,000 00
Willimantic Linen Co., stocks....	2,500 00	4,000 00
	\$936,000 00	\$1,195,964 00

Loans on Collateral.

	Par Value.	Market Val.	Amt. Loaned.	
N. Y., N. H. & H. R. R. Co's stk.	\$1,000	\$1,950	\$1,200	
Union Stk. Yd. & Tr. Co's stk., Chi.	6,000	9,600	8,050	
Collins Co's stock, Hartford....	2,000	1,700		
Totals.....	\$9,000	\$13,250	\$9,250	\$9,250 00
Cash in Company's principal office.....				302 18
Cash deposited in bank.....				119,279 17
Net cash in the hands of Agents in course of transmission.....				71,706 58
Assets of the Company at their actual value.....				\$1,974,749 75

III. LIABILITIES.

Losses reported and unadjusted.....	\$69,329 20	
Losses resisted.....	21,067 37	
Total amount of unpaid losses.....		\$90,396 57
Unearned premiums on risks, one year or less.....	\$339,964 54	
Unearned premiums on risks, more than one year...	240,704 86	
Unearned premiums as computed above.....		580,669 40
Total liabilities, except capital stock and surplus.....		\$671,065 97
Capital stock.....		1,000,000 00
Surplus beyond all liabilities.....		303,683 78
Under special deposit in various States.....	\$36,580 00	
Total liabilities, including capital and surplus.....		\$1,974,749 75

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,101,421 68	
Deduct re-insurance, rebate, abatement and return premiums.....	181,987 87	
Actual cash premiums.....		\$919,433 81
Interest on bonds and mortgages.....		31,038 15
Interest on loans and dividends on stocks and bonds.....		63,127 54
Actual cash income.....		\$1,013,599 50

V. EXPENDITURES DURING THE YEAR.

Amt. paid for losses (inc. \$72,694.35 occurring in previous years)...	\$533,657 11	
Cash dividends.....	80,000 00	
Commission and brokerage.....	141,902 22	
Salaries and fees.....	86,583 04	
Taxes.....	22,006 68	
All other payments and expenses.....	84,438 69	
Actual cash expenditure.....		\$948,587 74

VI. MISCELLANEOUS.

Risks and Premiums.

Fire.

Premiums.

In force on the 31st day of December of the pre-		
ceding year.....	\$86,714,893 00	\$1,028,237 39
Written or renewed during the year.....	87,661,313 00	1,101,421 68
Total.....	\$174,376,206 00	\$2,129,659 07
Deduct those expired and marked off....	81,918,314 00	1,003,381 35
Net amount in force.....	\$92,457,892 00	\$1,126,277 72

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$51,361,431	\$679,929 08	1-2	\$339,964 54
1884.....	Two years.....	136,644	1,369 09	1-4	342 28
1885.....		173,282	1,658 12	3-4	1,243 59
1883.....	Three years....	7,545,317	75,427 30	1-6	12,571 22
1884.....		8,822,253	88,545 87	1-2	44,272 94
1885.....		10,229,524	110,134 33	5-6	91,778 60
1882.....	Four years.....	352,082	3,597 11	1-8	449 64
1883.....		318,411	3,274 28	3-8	1,227 85
1884.....		162,553	1,714 19	5-8	1,071 35
1885.....		142,090	1,464 09	7-8	1,281 07
1881.....	Five years.....	2,004,752	24,555 48	1-10	2,455 54
1882.....		2,476,660	29,491 19	3-10	8,847 34
1883.....		2,897,997	32,076 69	1-2	16,038 34
1884.....		2,687,375	33,058 35	7-10	23,140 85
1885.....		3,147,521	39,982 55	9-10	35,984 25
Totals.....		\$92,457,892	\$1,126,277 72	....	\$580,669 40

Premiums received since the reorganization of the Company.....	\$7,151,252 16
Losses paid since the Company reorganized.....	3,866,701 70
Cash dividends paid stockholders.....	1,185,000 00
Stock owned by the directors at par value.....	95,300 00
Loaned to stockholders, not officers.....	9,550 00
Loaned to directors.....	12,050 00
Losses incurred during the year.....	527,395 90
Special deposits for the exclusive protection of policy-holders in the States of Oregon, \$50,000.00, liabilities, \$8,203.00; Georgia, \$25,000.00, liabilities, \$9,117.00; North Carolina, \$10,000.00, liabilities, 7,406.00; Virginia, \$35,000.00, liabilities, \$11,854.00.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$3,411,200 00
Premiums received.....	39,351 30
Losses paid.....	21,312 91
Losses incurred.....	20,998 82

HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, August, 1810,

GEO. L. CHASE, *President.*C. B. WHITING, *Secretary.*

I. CAPITAL

Whole amount of joint stock or guarantee capital authorized.....	\$3,000,000 00
Whole amount of capital actually paid up in cash.....	1,250,000 00

II. ASSETS.

Value of real estate owned by the Company, unencumbered.....	\$639,675 60
Loans on bond and mortgage (first liens), not more than one year's interest due.....	1,040,400 00
Interest accrued on bond and mortgage loans.....	17,985 20
Value of lands mortgaged.....	\$1,272,125 00
Buildings (insured for \$883,589).....	1,474,800 00
	<u>\$2,746,925 00</u>

Stocks and Bonds Owned by the Company.

	Par Value.	Market Value.
BANK STOCKS—		
Hartford National, Hartford...	\$51,100 00	\$84,315 00
Phoenix " "	46,700 00	65,380 00
American " "	15,000 00	21,750 00
Charter Oak " "	20,000 00	28,000 00
Farm. & Mech. " "	18,200 00	18,928 00
Mercantile " "	15,000 00	14,700 00
First " "	17,200 00	17,544 00
Ætna " "	31,500 00	36,225 00
City " "	20,800 00	13,520 00
Connecticut River, "	5,000 00	4,800 00
Conn. Trust and Safe Deposit Co..	23,000 00	31,050 00
American Exchange Nat., N. Y..	20,000 00	25,400 00
Nat. Bank of Commerce, " ..	10,000 00	16,000 00
Importers & Traders Nat., " ..	30,000 00	79,500 00
Merchants National, " ..	16,700 00	21,710 00
Metropolitan National, " ..	22,500 00	6,300 00
Bank of America, " ..	30,000 00	50,400 00
Bank of North America, " ..	7,000 00	7,700 00
Manhattan Company, " ..	10,000 00	15,400 00

	Par Value.	Market Value.
First National, Albany.....	\$5,000 00	\$8,500 00
Blackstone National, Boston....	10,600 00	11,686 50
Nat. Bk. of Commerce, "	3,200 00	3,848 00
Second National, "	10,900 00	17,167 50
Hide & Leather Nat., "	2,400 00	2,856 00
Atlantic " "	3,900 00	5,421 00
First " "	10,000 00	20,725 00
Boylston " "	12,500 00	16,281 25
Merchants (in liquidation,) St. Louis	10,000 00	1,000 00
Montreal, Montreal.....	30,000 00	60,225 00
Ontario, Bowmansville.....	6,500 00	6,857 50
RAILROAD STOCKS—		
Connecticut River.....	2,000 00	3,340 00
New York, New Haven & Hartford	70,000 00	140,000 00
Chicago, Rock Island & Pacific...	20,000 00	25,800 00
Chicago & Northwestern pref.	20,000 00	27,200 00
Chicago & Northwestern.....	50,000 00	54,500 00
Chicago, Burlington & Quincy....	66,000 00	90,090 00
Chicago, Milwaukee & St. Paul pref	37,000 00	45,880 00
Chicago, Milwaukee & St. Paul...	40,000 00	38,000 00
Union Pacific.....	20,000 00	11,000 00
UNITED STATES AND STATE BONDS—		
United States 4½ p. c.....	\$205,000 00	\$230,625 00
Tennessee 6 p. c.....	33,000 00	18,150 00
Alabama, Class A, 8 p. c.....	10,000 00	10,000 00
Minnesota 4½ p. c.....	3,000 00	3,000 00
South Carolina (Brown con.) 6 p.c.	14,500 00	15,805 00
MUNICIPAL BONDS—		
Toledo, O., Water Works, 8 p. c.	5,000 00	6,250 00
New Brunswick, N. J., city, 7 p. c.	45,000 00	49,500 00
Pawtucket, R. I., town, 7 p. c....	75,000 00	90,000 00
Dubuque, Iowa, city, 6 p. c.....	25,000 00	28,000 00
Des Moines, Iowa, city, 7 p. c....	50,000 00	57,500 00
RAILROAD BONDS—		
H. R. & P. C. (guaranteed by N. Y., N. H. & H.), 7 p. c.....	50,000 00	67,500 00
Chicago & Western Ind. 6 p. c....	73,000 00	78,840 00
Minneapolis Union Railway 6 p. c.	50,000 00	57,500 00
Cleve., Col., Cin. & Ind. R'y 7 p. c.	8,000 00	9,760 00
Nashville & Decatur 1st mort. 7 p.c.	50,000 00	58,500 00
Ind. & Vincennes Railway 7 p. c.	32,000 00	35,840 00
Albany & Susq. 1st mort. 6 p. c...	50,000 00	58,000 00
Chicago & N. W. deb., 5 p. c.	25,000 00	25,687 50
Northern Pacific 1st mort. 6 p. c...	50,000 00	57,000 00
N. Y. C. & H. R. deb., 5 p. c....	50,000 00	54,312 50
MISCELLANEOUS—		
Connecticut River Company.....	12,000 00	3,000 00
	\$1,755,200 00	\$2,163,769 75

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
N. London & North. R. R. stk.	\$20,000	\$24,400	\$20,000	
Cincinnati & Springfield 1st m. bs.	1,000	1,140		
Indianapolis & Cincinnati bonds.	3,000	3,000		
St. L., Kan. City & North'n bds.	10,000	10,700		
Quin. & Tol. 1st m. 7 p. c. bds.	2,000	1,900		
Decatur & E. St. Louis s. f. bds.	3,000	3,000		
W., St. L. & Pac. (C. div.) 5 p. c. bs.	10,000	8,100	45,000	
Toledo, Peoria & W. 7 p. c. bs.	5,000	5,000		
Yale & Towne Mfg. Co. stock.	4,000	4,000		
American Tel. & Cable Co. stk.	15,000	10,500		
New York & New Haven stock.	5,000	10,000		
N. Y. C. & Hudson River stock.	10,000	10,000		
Wab., St. Louis & Pac. 7 p. c. bs.	70,000	52,500	50,000	
Peoria & Pekin Union inc. bds.	20,000	8,000		
Citizens R'y Co. stock, St. Louis.	41,400	41,400	20,000	
	\$219,400	\$193,640	135,000	\$135,000 00
Cash in Company's principal office.....				12,030 33
Cash deposited in bank.....				372,516 84
Interest due and accrued on collateral loans and bank deposits.....				4,188 28
Net cash in the hands of agents in course of transmission.....				312,401 48
Rents due and accrued.....				1,931 64
State tax due from non-resident stockholders.....				13,192 80
Assets of the Company at their actual value.....				\$4,713,091 92

III. LIABILITIES.

Losses adjusted and unpaid.....	\$77,178 09	
Losses reported and unadjusted.....	138,693 55	
Losses resisted.....	69,997 19	
Total amount of unpaid losses.....		\$285,868 83
Unearned premiums on risks, one year or less.....	\$810,488 26	
Unearned premiums on risks, more than one year....	923,375 62	
Unearned premiums as computed above.....		1,733,863 88
Total liabilities except capital stock and surplus.....		\$2,019,732 71
Capital stock.....		1,250,000 00
Surplus beyond all liabilities.....		1,443,359 21
Under special deposits in various States and coun- tries.....	\$162,382 94	
Total liabilities, including capital and surplus.....		\$4,713,091 92

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,633,687 57	
Deduct reinsurance, rebate, abatement, and return premiums.....	325,019 71	
Actual cash premiums.....		\$2,308,667 86
Interest on bonds and mortgages.....		61,653 98
Interest on loans and dividends on stocks and bonds.....		117,598 56
Rents.....		22,615 90
Actual cash income.....		\$2,510,536 30

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$213,392.25 occurring in previous years).....	\$1,378,195 56
Deduct reinsurance.....	58,171 01
Net amount paid for losses.....	\$1,320,024 55
Cash dividends.....	250,000 00
Commissions and brokerage.....	343,836 89
Salaries and fees.....	171,331 85
Taxes.....	51,959 33
All other payments and expenses.....	173,783 87
Actual cash expenditure.....	\$2,310,936 49

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premium.
In force on the 31st day of December of the preceding year.....	\$275,378,171	\$3,356,253 44
Written or renewed during the year.....	205,865,179	2,633,730 68
Total.....	\$481,243,350	\$5,989,984 12
Deduct those expired and marked off.	196,880,251	2,460,771 95
In force at the end of the year.....	\$284,363,099	\$3,529,212 17
Deduct amount reinsured.....	6,326,659	105,242 75
Net amount in force.....	\$278,036,440	\$3,423,969 42

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$118,520,010	\$1,620,976 54	1-2	\$810,488 26
1884.....	Two years.....	392,219	3,275 88	1-4	818 97
1885.....		427,592	3,773 05	3-4	2,829 77
1883.....	Three years.....	28,353,164	301,541 42	1-6	50,256 90
1884.....		31,556,663	337,252 05	1-2	168,626 02
1885.....		33,127,087	360,646 69	5-6	300,538 90
1882.....	Four years.....	1,551,647	17,012 91	1-8	2,126 61
1883.....		1,730,201	18,037 96	3-8	6,764 97
1884.....		1,425,920	14,593 78	5-8	9,121 11
1885.....		1,306,415	13,143 39	7-8	11,500 46
1881.....	Five years.....	11,085,335	135,532 57	1-10	13,553 25
1882.....		12,830,944	153,940 88	3-10	46,182 26
1883.....		12,563,862	149,498 94	1-2	74,749 47
1884.....		11,274,955	144,810 21	7-10	101,367 10
1885.....		11,890,426	149,933 15	9-10	134,939 83
Totals		\$278,036,440	\$3,423,969 42	....	\$1,733,863 88

MERIDEN FIRE INSURANCE COMPANY.

Premiums received since the organization of the Company.....	\$48,033,066 75
Losses paid since the Company organized.....	30,930,949 75
Cash dividends paid stockholders.....	5,313,100 00
Stock dividends declared.....	950,000 00
Stock owned by directors at par value.....	166,400 00
Losses incurred during the year.....	1,346,923 69
Special deposits for the exclusive protection of policy-holders in the	
States of Georgia, \$25,000.00, liabilities, \$28,053.05; North	
Carolina, \$10,000.00, liabilities, \$21,742.70; Virginia, \$50,000.00,	
liabilities, \$13,780.15; Oregon, \$50,000.00, liabilities, \$9,994 45;	
Canada, \$100,000 00, liabilities, \$88,812.59. Total liabilities,	
\$162,382.94.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$6,476,793 00
Premiums received.....	80,959 91
Losses paid.....	43,460 63
Losses incurred.....	40,967 19

MERIDEN FIRE INSURANCE COMPANY,

MERIDEN, CONN.

Commenced Business, February, 1872.

A. CHAMBERLAIN, *President.*E. B. COWLES, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's	
interest due.....	\$24,000 00
Interest due and accrued on bond and mortgage loans.....	60 00
Value of lands mortgaged.....	\$27,500 00
Buildings (insured for \$29,800.00).....	45,500 00
Total.....	\$73,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States registered 4 p. c. . . .	\$20,000 00	\$24,625 00	
MUNICIPAL BONDS—			
Meriden city water 7 p. c.	5,000 00	5,550 00	
Cleveland, O., city, 6 p. c.	10,000 00	11,600 00	
Cincinnati, O., city, 6 p. c.	10,000 00	12,000 00	
Dayton, O., city, 6 p. c.	20,000 00	23,200 00	
RAILROAD BONDS—			
H. R. & Port Chester 7 p. c., reg.	15,000 00	19,950 00	
“ “ 6 p. c., “	2,000 00	2,400 00	
Danbury & Norwalk 7 p. c.	9,500 00	10,925 00	
Dayton & Michigan 5 p. c.	5,000 00	5,250 00	
Housatonic.	10,000 00	10,000 00	
BANK STOCKS—			
First National, Meriden, Conn. . . .	20,600 00	23,072 00	
Home “ “ “	27,300 00	34,125 00	
Meriden “ “ “	9,900 00	12,870 00	
N. Britain “ N. Britain, “	4,500 00	6,975 00	
Hartford “ Hartford, “	5,000 00	8,500 00	
Merc'tile “ “ “	5,000 00	5,000 00	
Phoenix “ “ “	200 00	300 00	
First National, Wallingford, Conn.	1,500 00	1,650 00	
Southington Nat., South'ton, “	5,000 00	5,350 00	
RAILROAD STOCKS—			
N. Y., New Haven & Hartford. . .	3,500 00	7,000 00	
Danbury & Norwalk.	5,000 00	3,750 00	
Chic., Mil. & St. Paul, preferred. .	5,500 00	6,813 13	
MISCELLANEOUS—			
Adams Express Company stock. . .	2,000 00	2,900 00	
Meriden Gaslight Company stock. .	6,500 00	7,150 00	
Wells, Fargo & Co. Express stock	2,500 00	3,000 00	
Totals	\$210,500 00	\$253,955 13	\$253,955 13
Cash in Company's principal office.			3,920 54
Cash deposited in bank.			18,343 15
Interest due and accrued on stocks.			1,092 50
Net cash in the hands of agents in course of transmission.			10,151 31
Due from non-resident stockholders for taxes paid.			110 55
Miscellaneous property, not included above.		\$3,000 00	
Assets of the Company at their actual value.			\$311,633 18

III. LIABILITIES.

Losses reported and unadjusted.....	\$2,936 40
Losses resisted.....	1,100 00
Total amount of unpaid losses.....	\$4,036 40
Deduct reinsurance.....	380 13
Net amount of unpaid losses.....	\$3,656 27
Unearned premiums on risks, one year or less.....	\$23,203 63
Unearned premiums on risks, more than one year....	21,679 68
Unearned premiums as computed above.....	44,883 31
Due and accrued for salaries, etc.....	550 00
All other liability.....	880 84
Total liabilities, except capital stock and surplus.....	\$49,970 42
Capital stock.....	200,000 00
Surplus beyond all liabilities.....	61,662 76
Total liabilities, including capital and surplus.....	\$311,633 18

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$95,188 20
Deduct reinsurance, rebate, abatement and return premiums.....	23,142 69
Actual cash premiums.....	\$72,045 51
Interest on bonds and mortgages.....	1,252 50
Interest on loans and dividends on stocks and bonds.....	13,121 21
From all other sources.....	3,014 02
Actual cash income.....	\$89,433 24

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$8,664.33 occur- ring in previous years).....	\$40,381 02
Deduct salvages and reinsurance.....	3,809 28
Net amount paid for losses.....	\$36,571 74
Cash dividends.....	16,000 00
Commissions and brokerage.....	12,550 44
Salaries and fees.....	5,719 00
Taxes.....	1,367 11
All other payments and expenses.....	2,850 98
Actual cash expenditure.....	\$75,059 27

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$6,838,993	\$76,315 79
Written or renewed during the year.....	7,369,350	96,538 44
Total	\$14,208,343	\$172,854 23
Deduct those expired and marked off.....	4,990,676	66,396 94
In force at the end of the year.....	\$9,217,667	\$106,457 29
Deduct amount reinsured.....	1,564,134	19,908 97
Net amount in force.....	\$7,653,533	\$86,548 32

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$3,531,449	\$46,407 26	1-2	\$23,203 63
1883.....	Three years....	530,530	5,383 19	1-6	897 19
1884.....		504,263	5,069 96	1-2	2,534 98
1885.....		538,827	5,375 62	5-6	4,479 68
1881.....	Five years.....	277,443	2,908 97	1-10	290 89
1882.....		530,051	4,529 29	3-10	1,358 78
1883.....		566,496	4,900 54	1-2	2,450 27
1884.....		569,831	5,541 05	7-10	3,878 70
1885.....		604,643	6,432 44	9-10	5,789 19
Totals.....		\$7,653,533	\$86,548 32	....	\$44,883 31
Premiums received since the organization of the Company.....					\$1,929,390 70
Losses paid since the Company organized.....					1,172,972 26
Cash dividends paid stockholders.....					200,000 00
Stock owned by the directors at par value.....					76,767 00
Losses incurred during the year.....					30,650 26
Loaned to officers and directors.....					2,500 00
Loaned to stockholders, not officers.....					2,500 00

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$2,275,533 00
Premiums received.....	29,809 49
Losses paid.....	11,917 01
Losses incurred.....	10,570 65

NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, December 1, 1871.

MARK HOWARD, *President.*JAMES NICHOLS, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$24,478 40
Loans on bond and mortgage (first lien), not more than one year's interest due.....	482,250 00
Interest due and accrued on bond and mortgage loan.....	10,038 28
Value of lands mortgaged.....	\$813,690 00
Buildings (insured for \$429,110).....	704,750 00
Total.....	\$1,518,440 00

Stocks and Bonds owned by the Company.

	Par value.	Market value.
UNITED STATES BONDS—		
United States 4½ p. c.....	\$50,000 00	\$56,250 00
“ “ 4 p. c.....	50,000 00	62,000 00
MUNICIPAL BONDS—		
Hartford city, capitol.....	25,000 00	31,250 00
“ “ water.....	10,000 00	10,600 00
New Britain city.....	6,000 00	7,200 00
Rochester “.....	25,000 00	32,500 00
Lockport “.....	10,000 00	12,200 00
Buffalo “.....	15,000 00	16,200 00
Cleveland “.....	10,000 00	11,600 00
Detroit “.....	13,000 00	15,860 00
Meriden town.....	10,000 00	10,500 00
West Middle School District, Hfd.	25,000 00	29,500 00
RAILROAD BONDS—		
St. Johnsbury & Lake Champlain.	20,000 00	21,200 00
Danbury & Norwalk.....	10,000 00	10,200 00
Harlem River & Port Chester....	25,000 00	31,250 00
Erie.....	20,000 00	24,800 00
Jackson, Lansing & Saginaw.....	20,000 00	21,000 00
Clev., Col., Cin. & Indianapolis...	20,000 00	24,000 00
Chicago & Western Indiana.....	20,000 00	20,000 00

	Par value.	Market value.	
Chicago & Northwestern.....	\$20,000 00	\$23,000 00	
Chicago, Milwaukee & St. Paul...	10,000 00	11,200 00	
Chicago, Burlington & Quincy....	10,000 00	10,400 00	
Hannibal & St. Joseph.....	20,000 00	23,400 00	
RAILROAD STOCKS—			
New York, New Haven & Hfd...	40,000 00	80,000 00	
New York & Harleim.....	10,000 00	21,000 00	
New York Central & Hud. River.	50,000 00	52,000 00	
Pennsylvania.....	29,150 00	30,899 00	
Pittsburgh, Ft. Wayne & Chicago.	20,000 00	28,000 00	
Cleveland & Pittsburgh.....	10,000 00	14,500 00	
Illinois Central.....	11,700 00	15,330 00	
Chicago, Burlington & Quincy....	11,000 00	14,960 00	
Chicago, Rock Island & Pacific...	30,000 00	38,400 00	
BANK STOCKS—			
Metropolitan National, New York.	10,000 00	1,500 00	
Central “ “	5,000 00	5,600 00	
Farmers and Mech. Nat., Hartford.	15,000 00	15,450 00	
Charter Oak “ “	10,000 00	14,000 00	
Hartford “ “	30,000 00	49,500 00	
Phoenix “ “	30,000 00	41,400 00	
Etna “ “	21,500 00	24,725 00	
City “ “	5,000 00	3,100 00	
Mercantile “ “	5,000 00	5,000 00	
National Exchange “	12,350 00	17,784 00	
Second National, New Haven..	5,000 00	7,750 00	
Thames “ Norwich	10,000 00	14,000 00	
Nat. Bk of the Republic, Boston..	7,500 00	10,125 00	
Boston National, “ ..	7,000 00	8,400 00	
St. Paul National, St. Paul.....	7,000 00	7,000 00	
Merchants, St. Louis.....	250 00	175 00	
MISCELLANEOUS—			
Willimantic Linen Co.....	8,000 00	13,120 00	
Totals	\$844,450 00	\$1,049,828 00	\$1,049,828 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
N. Y., N. H. & H. R. R. stock..	\$500 00	\$1,000 00	} \$400 00	
Hartford Gaslight stock.....	125 00	175 00		
Adams Express Co. stock.....	1,500 00	2,175 00	} 1,800 00	
Htfd. & Weth'sf'd H. R. R. stock	600 00	660 00		
Travelers Insurance Co. stock..	20,600 00	51,500 00	10,450 00	
Totals	\$23,325 00	\$55,510 00	\$12,650 00	12,650 00
Cash in Company's principal office.....				473 68
Cash deposited in bank.....				215,238 74
Net cash in the hands of agents in course of transmission.....				51,000 00
Interest due and accrued on bonds and bank deposits.....				7,443 33
Interest due and accrued on collateral loans.....				327 54
Assets of the Company at their actual value.....				\$1,853,727 97

III. LIABILITIES.

Losses adjusted and unpaid.....	\$26,588 49	
Losses reported and unadjusted.....	26,752 56	
Losses resisted.....	7,385 80	
Net amount of unpaid losses.....		\$60,726 85
Unearned premiums on risks, one year or less.....	\$195,388 53	
Unearned premiums on risks, more than one year....	123,988 74	
Unearned premiums as computed above.....		319,377 27
Total liabilities, except capital stock and surplus.....		\$380,104 12
Capital stock.....		1,000,000 00
Surplus beyond all liabilities.....		473,623 85
Total liabilities, including capital and surplus.....		\$1,853,727 97

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$544,870 74	
Deduct reinsurance, rebate, abatement and return premiums.....	54,417 54	
Actual cash premiums.....		\$490,453 20
Interest on bonds and mortgages.....		34,421 79
Interest on loans and dividends on stocks and bonds.....		56,999 21
From all other sources.....		3,239 94
Actual cash income.....		\$585,114 14

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$43,666.83 occur- ring in previous years.....	\$273,050 12	
Deduct salvage and reinsurance.....	1,529 07	
Net amount paid for losses.....		\$271,521 05
Cash dividends.....		100,000 00
Commissions and brokerage.....		75,158 36
Salaries and fees.....		33,753 92
Taxes.....		13,647 43
All other payments and expenses.....		32,973 79
Actual cash expenditure.....		\$527,054 55

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$47,426,668 00	\$572,037 90
Written or renewed during the year.....	43,738.826 00	544.870 74
Total.....	\$91,165,494 00	\$1,116,908 64
Deduct those expired and marked off....	39,903,714 00	482,684 67
In force at the end of the year.....	\$51,261,780 00	\$634,223 97
Deduct amount reinsured.....	386,690 00	5,568 06
Net amount in force.....	\$50,875,090 00	\$628,655 91

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$29,574,178	\$390,777 06	1-2	\$195,388 53
1884.....	Two years.....	148,183	1,776 96	1-4	444 24
1885.....		53,582	406 89	3-4	305 16
1883.....	Three years....	3,430,977	37,047 74	1-6	6,174 62
1884.....		4,282,363	46,675 13	1-2	23,337 56
1885.....		4,766,661	52,985 52	5-6	44,154 60
1882.....	Four years.....	176,675	1,751 13	1-8	218 89
1883.....		244,658	2,484 44	3-8	931 66
1884.....		157,958	1,758 37	5-8	1,098 98
1885.....		139,608	1,366 78	7-8	1,195 93
1881.....	Five years.....	1,518,338	16,533 82	1-10	1,653 38
1882.....		1,947,573	20,732 15	3-10	6,219 64
1883.....		1,521,257	17,945 12	1-2	8,972 56
1884.....		1,372,622	17,459 00	7-10	12,221 30
1885.....		1,540,457	18,955 80	9-10	17,060 22
Totals.....		\$50,875,090	\$628,655 91	....	\$319,377 27
Premiums received since the organization of the Company.....					\$5,311,735 66
Losses paid since the Company organized.....					2,547,875 76
Cash dividends paid stockholders.....					1,077,000 00
Stock dividends declared.....					100,000 00
Stock owned by directors at par value.....					117,900 00
Losses incurred during the year.....					281,581 07
Amount loaned to stockholders not officers.....					12,650 00

Business in Connecticut, 1885.

Risks taken (no inland).....	\$2,756,647 00
Fire premiums received.....	30,173 08
Losses paid.....	13,262 33
Losses incurred.....	16,226 38

NORWALK FIRE INSURANCE COMPANY,

NORWALK, CONN.

Commenced Business, May 12, 1860.

WILLIAM C. STREET, *President*.GEORGE R. COWLES, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	50,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$5,300 00
Loans on bond and mortgage, more than one year's interest due....	5,000 00
Interest due and accrued on bond and mortgage loans.....	609 96
Value of lands mortgaged	\$10,900 00
Buildings (insured for \$16,100).....	18,000 00
Total	\$28,900 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
BANK STOCKS—		
Fairfield County National.....	\$1,000 00	\$1,250 00
National, Norwalk.....	1,800 00	1,980 00
Central National, Norwalk.....	1,500 00	1,800 00
Fourth National, New York.....	4,000 00	5,000 00
German-American, New York....	1,125 00	1,226 25
RAILROAD STOCKS—		
Lake Shore & Michigan Southern.	3,000 00	2,666 25
New York, Lackawanna & Western	5,000 00	4,975 00
Chicago, Milwaukee & St. Paul...	4,000 00	3,835 00
Chicago, Rock Island & Pacific...	3,000 00	3,855 00

	Par value.	Market value.	
RAILROAD BONDS—			
Toledo, Ann Arbor & Grand Trunk	3,000 00	2,850 00	
Milwaukee, Lake Shore & West'n.	3,000 00	3,300 00	
N. Y., Susquehanna & Western...	3,000 00	2,535 00	
Danbury & Norwalk, 1892.....	1,000 00	1,100 00	
MISCELLANEOUS—			
Norwalk Gas Light Co.....	475 00	600 00	
Totals	\$34,900 00	\$36,972 50	\$36,972 50

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Fairfield County National Bank.	\$600	\$750	\$600	
Danbury & Norwalk R. R.	750	450	300	
St. Paul & Duluth R. R.	600	240 }	750	
First Nat. Bank of Bridgeport..	400	600 }		
National Bank of Norwalk.....	300	330	300	
Danbury & Norwalk R. R.	300	180	150	
Union Mfg. Co., Norwalk.....	1,750	2,800	2,400	
Norwalk Gas Light Co.....	2,500	3,125	1,500	
Cin., Sand. & Cleve. R. R. bd..	500	500 }	600	
Stamford National Bank.....	360	540 }		
American Exchange Bank.....	3,000	3,300	1,500	
Fairfield County National Bank.	1,000	1,250	900	
Norwalk Gas Light Co.....	1,000	1,250	750	
“ Mills Co.....	500	625	300	
Danbury & Norwalk R. R.	1,500	900	750	
Norwalk Mills Co.....	2,500	3,125	1,800	
Westchester Fire Insurance Co.	1,110	1,443	300	
“ “ “	250	325	150	
Central National Bank.....	1,000	1,200	600	
Mortgage on real estate.....	3,000	1,200 }	2,000	
Norwalk Gas Light Co.....	1,000	1,250 }		
Union Mfg. Co., Norwalk.....	1,000	1,600	1,200	
Lounsbury & Bissell Co., Norwalk	3,750	3,750	2,825	
Culver loan, secured by mortgages in Jersey City.....	3,925	3,925	3,925	
Personal loans, endorsed security or joint and several notes..	15,000	15,000	15,000	
Totals	\$47,595	\$49,658	\$38,600	\$38,600 00
Cash in Company's principal office.....				32 47
Cash deposited in bank.....				2,883 61
Interest accrued on stocks.....				1,916 97
Interest due and accrued on collateral loans.....				5,274 00
Net cash in the hands of agents in course of transmission.....				327 89
All other assets.....				1,410 90
Premiums unpaid on policies which have been issued more than three months.....		\$551 50		
Assets of the Company at their actual value.....				\$98,328 57

III. LIABILITIES.

Losses adjusted and due.....	\$378 29	
Losses resisted.....	1,000 00	
Total amount of unpaid losses.....	\$1,378 29	
Deduct reinsurance.....	726 56	
Net amount of unpaid losses.....		\$651 73
Unearned premiums on risks, one year or less.....	\$2,606 43	
Unearned premiums on risks, more than one year.....	3,290 95	
Unearned premiums as computed above.....		5,897 38
Total liabilities, except capital stock and surplus.....		\$6,549 11
Capital stock.....		50,000 00
Surplus beyond all liabilities.....		41,779 46
Total liabilities, including capital and surplus.....		\$98,328 57

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$14,047 62	
Deduct reinsurance, rebate, abatement and return premiums.....	6,163 04	
Actual cash premiums.....		\$7,884 58
Interest on bonds and mortgages.....		336 00
Interest on loans and dividends on stocks and bonds.....		4,051 71
Actual cash income.....		\$12,272 29

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses.....	\$9,929 39	
Deduct salvages and reinsurance.....	4,350 48	
Net amount paid for losses.....		\$5,578 91
Cash dividends.....		4,000 00
Commissions and brokerage.....		2,063 16
Salaries and fees.....		1,674 15
All other payments and expenses.....		866 29
Actual cash expenditure.....		\$14,182 51

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$1,938,880 82	\$18,870 64
Written or renewed during the year.....	1,244,632 97	13,620 87
Totals.....	\$3,183,513 79	\$32,491 51
Deduct those expired and marked off.....	1,192,599 75	12,603 07
In force at the end of the year.....	\$1,990,914 04	\$19,888 44
Deduct amount reinsured.....	748,071 63	7,859 53
Net amount in force.....	\$1,242,842 41	\$12,028 91

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$760,759 66	\$9,158 53	1-2	\$4,579 26
1884.....	Two years.....	3,567 68	28 80	1-4	7 20
1885.....		5,250 00	28 28	3-4	21 21
1883.....	Three years....	263,679 06	2,066 75	1-6	344 46
1884.....		309,070 36	2,428 27	1-2	1,214 13
1885.....		297,925 00	2,396 78	5-6	1,997 30
1881.....	Five years.....	87,633 00	916 02	1-10	91 60
1882.....		62,358 50	685 65	3-10	205 70
1883.....		84,120 78	908 94	1-2	454 47
1884.....		58,000 00	672 37	7-10	470 65
1885.....		58,550 00	598 05	9-10	538 24
Totals.....		\$1,990,914 04	\$19,888 44	....	\$9,924 22
Less amt. reinsured..		748,071 63	7,859 53	....	4,026 84
Totals.....		\$1,242,842 41	\$12,028 91	....	\$5,897 38

Premiums received since the organization of the Company.....	\$305,872 81
Losses paid since the Company organized.....	126,696 17
Cash dividends paid stockholders.....	82,200 00
Stock owned by directors at par value.....	17,600 00
Losses incurred during the year.....	5,578 91
Loaned to officers and directors.....	10,560 00
Loaned to stockholders not officers.....	15,990 00

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$1,244,632 97
Premiums received.....	13,620 87
Losses paid.....	6,230 64
Losses incurred.....	6,230 64

ORIENT FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, January, 1872.

JOHN W. BROOKS, *President*.GEORGE W. LESTER, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$2,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$37,115 27
Loans on bond and mortgage (first liens), not more than one year's interest due.....	243,026 67
Interest due and accrued on bond and mortgage loans.....	4,409 53
Value of mortgaged premises (insured for \$223,955.....	\$708,545 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
BANK STOCKS—		
American National, Hartford.....	\$25,200 00	\$36,540 00
Ætna “ “	12,200 00	14,030 00
Charter Oak “ “	13,000 00	18,200 00
Farm. & Mech. “ “	15,000 00	15,450 00
Mercantile “ “	15,200 00	14,896 00
Phoenix “ “	6,200 00	8,680 00
Exchange “ “	9,300 00	13,485 00
City “ “	13,200 00	8,580 00
First “ “	7,100 00	7,242 00
Conn. Trust & Safe Deposit Co., Hfd.	10,000 00	13,500 00
Hartford National, Hartford.....	100,000 00	165,000 00
Thames “ “ Norwich.....	20,000 00	28,600 00
First “ “	10,000 00	11,800 00
Rockville “ Rockville.....	600 00	780 00
Metropolitan “ New York.....	7,500 00	2,250 00
Mechanics “ “	7,550 00	11,325 00

	Par value.	Market value.
RAILROAD STOCKS—		
N. Y., N. H. & Hartford.....	\$30,000 00	\$60,600 00
Cleveland & Pittsburgh.....	20,000 00	29,200 00
N. Y. C. & H. R.....	20,000 00	21,000 00
C. B., & Quincy.....	11,000 00	15,015 00
Union Pacific.....	5,000 00	2,750 00
Central “.....	10,000 00	4,300 00
Naugatuck.....	3,000 00	6,060 00
Housatonic, preferred.....	5,000 00	6,500 00
Chicago, Burlington & Northern..	692 00	692 00
RAILROAD BONDS—		
Indianapolis & Cin., 1858, 7 p. c..	16,500 00	17,490 00
Vermont Valley, 5 p. c.....	25,000 00	26,250 00
St. Johnsbury & L. Ch., 6 p. c....	15,000 00	16,500 00
Pittsburgh, Cl. & Tol., 1922, 6 p. c.	10,000 00	10,700 00
Kansas Pacific, 1st Con., 6 p. c...	10,000 00	10,100 00
C., C., Cin. & In., 1914, 7 p. c...	25,000 00	30,500 00
Morris & Essex, 1st Con., 7 p. c..	10,000 00	14,000 00
C., M. & St. P., I & D. Ext., 7 p. c.	20,000 00	25,800 00
Dayton & Michigan, 5 p. c.....	25,000 00	26,250 00
Terre Haute & Logansport 6 p. c..	10,000 00	11,000 00
MUNICIPAL AND COUNTY BONDS—		
Town of Norwich, Ct., 7 p. c.....	60,000 00	78,000 00
“ Hartford, “ 4½ p. c...	5,000 00	5,150 00
“ Windsor Locks, Ct., 5 p. c.	9,500 00	9,500 00
“ Thomaston, Ct., 4 p. c...	15,000 00	15,000 00
“ Pawtucket, R. I., 7 p. c...	25,000 00	30,000 00
Sch. Dist. No. 4, Salamanca, N. Y.,		
6 p. c.....	13,000 00	14,040 00
City of Lockport, N. Y., 7 p. c...	10,000 00	11,500 00
“ Des Moines, Iowa, 7 p. c.	10,000 00	11,500 00
“ Council Bluffs, “ 6 p. c.	5,000 00	5,000 00
“ Washington, Ind., 8 p. c...	9,000 00	9,540 00
“ Indianapolis, “ 6 p. c...	20,000 00	22,000 00
“ Evansville, “ 7 p. c...	15,000 00	14,250 00
“ New Brunswick, N. J., 6 p. c.	10,000 00	11,000 00
County of Peoria, Ill., 8 p. c.....	5,000 00	5,000 00
“ Coffey, Kan., 6 p. c....	10,000 00	10,000 00
“ Wapello, Iowa, 6 p. c...	10,000 00	10,000 00
“ Lyon, Iowa, 6 p. c....	10,000 00	10,000 00
Kansas School, 6 p. c.....	6,797 00	6,797 00
Mason & Tazewell Dist., Ill., 7 p. c.	10,000 00	10,366 66
MISCELLANEOUS—		
Atlantic Dock Co., 5 p. c.....	9,000 00	9,720 00
Totals	\$810,539 00	\$486,953 66
		\$486,953 66

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
National Fire Ins. Co., Hartford.	\$2,500	\$3,225	\$600	
“ “ “	1,600	2,064	1,350	
Connecticut “ “	2,000	2,200	1,350	
Ætna “ “	400	964	700	
“ “ “	300	723	500	
“ “ “	1,500	3,615	2,520	
Ætna Life Insurance Co., “	3,000	6,000	1,200	
Ætna Fire Insurance Co., “	200	482		
American National Bank, “	750	1,125		
Charter Oak “ “ “	500	690		1,880
First “ “ “	300	312		
Security Co. “	500	675		
Hartford Trust Co., “	2,500	2,875		
Collins Co., Collinsville.....	1,000	800		4,050
American Screw Co., Prov., R. I.	600	1,410		
Conn. Gen. Life Ins. Co., Hfd..	3,500	4,200	3,000	
Middlesex Co. Nat. b'k, Middle'n	700	735	360	
Adams Express Co.....	2,400	3,480	1,350	
“ “	500	725	500	
“ “	2,800	4,060		4,000
Morris & Essex R. R. Co., 1914.	2,000	2,800		
Eagle Lock Co., Terryville, Ct.	1,625	3,250		
Meriden Brit. Co., Meriden, Ct.	250	1,000		
N. Y. Cen. & Hud. Riv. R. R. Co.	1,000	1,030		5,000
C. B. & Quincy Railroad Co...	1,700	2,312		
Willimantic Linen Co.....	8,500	14,620		
Billings & Spencer Co.....	2,500	4,700		
Adams Express Co.....	4,000	5,800		17,000
Ætna Fire Insurance Co., Hfd.	2,500	6,025		
Willimantic Linen Co.....	26,750	46,010		
Russell & Erwin Mfg. Co., New Britain.....	2,500	10,000		30,000
Indianapolis & Cin. R. R. Co..	3,000	3,150		
Keokuk & Des Moines R.R., 1923	500	540		3,000
Western Union Telegraph Co..	5,000	4,320	2,700	
	\$89,375	\$145,917	\$81,060	\$81,060

Cash in Company's principal office.....	275 59
Cash deposited in bank.....	91,944 87
Interest due and accrued on stocks and bonds.....	13,579 90
Interest due and accrued on collateral loans.....	1,403 43
Net cash in the hands of agents in course of transmission.....	75,359 76
Rents.....	350 00

Assets of the Company at their actual value..... \$1,551,953 68

III. LIABILITIES.

Losses reported and unadjusted.....	\$60,075 54	
Losses resisted.....	3,587 50	
Total amount of unpaid losses.....		\$63,663 04
Unearned premiums on risks, one year or less.....	\$228,242 57	
Unearned premiums on risks, more than one year...	129,153 45	
Unearned premiums as computed above.....		357,396 02
Total liabilities, except capital stock and surplus.....		\$421,059 06
Capital stock.....		1,000,000 00
Surplus beyond all liabilities.....		130,894 62
Total liabilities, including capital and surplus.....		\$1,551,953 68

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$691,036 73	
Deduct reinsurance, rebate, abatement and return premiums.....	119,916 91	
Actual cash premiums.....		\$571,119 82
Interest on bonds and mortgages.....		13,810 61
Interest on loans and dividends on stocks and bonds.....		53,963 92
Rents.....		715 00
Actual cash income.....		\$639,609 35

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$58,806.97 occur- ring in previous years).....	\$354,130 35	
Deduct salvages and reinsurance.....	13,541 62	
Net amount paid for losses.....		\$340,588 73
Cash dividends.....		20,000 00
Commissions and brokerage.....		87,777 96
Salaries and fees.....		42,115 71
Taxes.....		13,662 98
All other payments and expenses.....		55,551 88
Actual cash expenditure.....		\$559,697 26

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$49,016,242 00	\$626,721 97
Written or renewed during the year.....	50,972,716 00	694,166 63
Total.....	\$99,988,958 00	\$1,320,888 60
Deduct those expired and marked off....	44,514,876 00	609,793 14
In force at the end of the year.....	\$55,474,082 00	\$711,095 46
Deduct reinsurance.....	1,125,544 00	13,875 84
Net amount in force.....	\$54,348,538 00	\$697,219 62

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$32,651,721	\$456,485 14	1-2	\$228,242 57
1884.....	Two years... ..	137,052	1,384 61	1-4	346 15
1885.....		77,693	610 42	3-4	457 82
1883.....	Three years....	3,599,410	38,403 27	1-6	6,400 54
1884.....		4,677,842	48,662 02	1-2	24,331 01
1885.....		6,048,946	62,508 28	5-6	52,090 23
1882.....	Four years.....	154,892	1,480 46	1-8	185 06
1883.....		123,281	1,197 15	3-8	448 93
1884.....		139,197	1,273 01	5-8	795 63
1885.....		85,815	877 30	7-8	767 64
1881.....	Five years.....	1,191,742	15,342 26	1-10	1,534 22
1882.....		1,313,481	16,972 28	3-10	5,091 68
1883.....		1,339,586	17,261 25	1-2	8,630 63
1884.....		1,279,273	16,060 23	7-10	11,242 16
1885.....		1,528,607	18,701 94	9-10	16,831 75
Totals.....		\$54,348,538	\$697,219 62	....	\$357,396 02

Premiums received since the organization of the Company.....	\$4,068,070 65
Losses paid since the Company organized.....	2,875,750 38
Cash dividends paid stockholders.....	625,000 00
Stock dividends declared.....	100,000 00
Stock owned by the directors at par value.....	127,000 00
Losses incurred during the year.....	338,153 30
Loaned to officers and directors.....	95,830 00
Loaned to stockholders not officers.....	33,080 00

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$2,600,818 00
Premiums received.....	24,712 01
Losses paid.....	15,061 18
Losses incurred.....	15,555 01

PEOPLE'S FIRE INSURANCE COMPANY,

MIDDLETOWN, CONN.

Commenced Business, May, 1865.

JESSE G. BALDWIN, *President.*SETH H. BUTLER, *Secretary.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$300,000 00
Whole amount of capital actually paid up in cash.....	101,500 00
Amount of capital in endorsed notes.....	98,500 00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL AND COUNTY BONDS—		
Middletown, town, 7 p. c.....	\$42,000 00	\$46,200 00
Chatham, “ 7 p. c.....	6,000 00	6,600 00
Portland “ 7 p. c.....	7,500 00	8,250 00
Middletown, city, 7 p. c.....	25,000 00	27,500 00
“ “ 6 p. c.....	1,500 00	1,500 00
Quincy, Ill., “ 6 p. c.....	15,000 00	15,000 00
Evansville, Ind., city, 7 p. c.....	5,000 00	4,500 00
Kansas, Mo., “ 8 p. c.....	10,000 00	11,000 00
Leavenworth, Kan., city, 6 p. c..	10,388 89	10,388 89
Council Bluffs, Ia., “ 8 p. c..	5,000 00	5,500 00
City of Quincy, Ill., 5 p. c.....	6,000 00	5,400 00
Lincoln, Ill., city, 7 p. c.....	2,000 00	2,000 00
Jeffersonville, Ind., city, 7 3-10 p. c.	10,000 00	11,000 00
Danville, Ill., town, 7 p. c.....	5,000 00	5,000 00
City of Springfield, Ill., 5 p. c....	5,000 00	4,500 00
Cambridge City, Ind., town, 7 p. c.	6,000 00	6,300 00
Macoupin County, Ill., 6 p. c.....	10,000 00	10,000 00
District of Columbia, D. C., 7 p. c.	5,000 00	5,500 00
Hitchcock Co., Neb., school,	2,500 00	2,500 00
Washington County, Ill., 6 p. c....	10,000 00	10,000 00
Urbana, Ill., town, 6 p. c.....	2,000 00	2,000 00
BANK STOCKS—		
Central National, Middletown....	15,000 00	20,000 00
First “ “	17,000 00	17,000 00
Middletown National	12,825 00	17,100 00
Totals	\$235,713 89	\$254,738 89

Cash in Company's office.....	\$200 00
Cash deposited in bank.....	10,617 88
Net cash in the hands of agents in course of transmission.....	1,500 00
Stock notes, endorsed.....	98,500 00
Assets of the Company at their actual value.....	<u>\$365,556 77</u>

III. LIABILITIES.

Losses reported and unadjusted	\$2,470 00
Unearned premiums on risks, one year or less.....	\$19,486 56
Unearned premiums on risks, more than one year....	5,483 88
Unearned premiums as computed above.....	24,970 44
Cash dividends unpaid.....	5,000 00
All other liability.....	100 00
Total liabilities, except capital stock and surplus.....	<u>\$32,540 44</u>
Capital stock paid up in cash	101,500 00
Capital stock in endorsed notes.....	98,500 00
Surplus beyond all liabilities.....	133,016 33
Total liabilities, including capital and surplus.....	<u>\$365,556 77</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$41,277 74
Deduct reinsurance, rebate, abatements, and return premiums.....	<u>1,889 31</u>
Actual cash premiums.....	\$39,388 43
Interest on loans and dividends on stocks and bonds.....	14,138 10
Actual cash income.....	<u>\$53,526 53</u>

V. EXPENDITURES DURING THE YEAR.

Losses paid.....	\$24,257 02
Cash dividends.....	10,000 00
Commissions and brokerage.....	6,033 64
Salaries and fees.....	3,150 00
All other payments and expenses.....	1,248 89
Actual cash expenditure.....	<u>\$44,689 55</u>

VI. MISCELLANEOUS.

<i>Risks and Premiums.</i>		
	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$3,547,818 03	\$43,575 30
Written or renewed during the year.....	3,061,057 79	41,989 33
Totals	<u>\$6,608,875 82</u>	<u>\$85,564 63</u>
Deduct those expired and marked off.....	2,898,298 17	35,453 73
Net amount in force.....	<u>\$3,710,577 65</u>	<u>\$50,110 90</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fractions unearned.	Premiums unearned.
1885....	One year or less.	\$2,671,782 65	\$38,973 11	1-2	\$19,486 56
1884....	Two years.....	4,250 00	27 00	1-4	6 75
1885....		4,000 00	18 00	3-4	13 50
1883....	Three years....	191,306 00	2,033 11	1-6	338 85
1884....		238,705 00	2,532 76	1-2	1,266 38
1885....		204,210 00	2,297 31	5-6	1,914 42
1882....	Four years.....	2,800 00	28 00	1-8	3 50
1883....		2,750 00	27 50	3-8	10 31
1884....		....	....	....	....
1885....		1,200 00	13 00	7-8	11 38
1881....	Five years.....	109,900 00	1,227 48	1-10	122 75
1882....		79,250 00	803 95	3-10	241 18
1883....		52,525 00	586 42	1-2	293 21
1884....		59,883 00	636 40	7-10	445 48
1885....		88,016 00	906 86	9-10	816 17
Totals.....		\$3,710,577 65	\$50,110 90	....	\$24,970 44

Premiums received since the organization of the Company.....	\$705,474 42
Losses paid since the Company organized.....	367,577 65
Cash dividends paid stockholders.....	129,500 00
Stock dividends declared.....	50,000 00
Stock owned by the directors at par value.....	73,000 00
Losses incurred during the year.....	25,027 02

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$2,007,399 48
Premiums received.....	26,273 05
Losses paid.....	16,308 54
Losses incurred.....	18,778 54

PHŒNIX INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, June, 1854.

H. KELLOGG, *President*.D. W. C. SKILTON, *Secretary*.

I. CAPITAL.

Whole amount of capital authorized.....	\$5,100,000 00
Whole amount of capital actually paid up in cash.....	2,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$168,255 31
Loans on bond and mortgage (first liens), not more than one year's interest due.....	407,880 00
Interest accrued on bond and mortgage loans.....	9,282 59
Value of lands mortgaged.....	\$955,820 00
Buildings (insured for \$110,775).....	289,930 00
	\$1,245,750 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States con. of 1907, 4 p. c..	\$100,000 00	\$124,000 00
United States 4½ p. c.....	1,200 00	1,344 00
Mississippi 4 p. c.....	20,000 00	21,200 00
South Carolina consols, 6 p. c....	17,551 37	19,306 50
Tennessee 6 p. c.....	18,025 10	10,995 31
MUNICIPAL BONDS—		
Avondale, town, Ohio, 6 p. c....	11,000 00	11,330 00
Hannibal School, Mo., 7 p. c....	57,000 00	58,710 00
Leavenworth City and Ft. Leavenworth, water, 6 p. c.....	25,000 00	26,000 00
Wash. School Dist., Hfd., 5 p. c..	15,000 00	15,750 00
RAILROAD BONDS—		
Ced. Rap., I. Falls & N. W. 6 p. c..	50,000 00	55,000 00
Chicago & N. Western s. f., 5 p. c.	50,000 00	59,000 00
Chicago & Western Ind. 6 p. c....	60,000 00	67,200 00
Chic., Bur. & Q., Den. ex., 4 p. c.	20,000 00	19,600 00

	Par value.	Market value.
Columbia & Greenville 6 p. c.	\$50,000 00	\$54,000 00
Columbus & West'n, guar., 6 p. c. .	100,000 00	100,000 00
Erie 1st mort. consols, 7 p. c.	100,000 00	128,000 00
Har. Riv. & Pt. Ches., guar., 7 p. c. .	50,000 00	66,500 00
Indianapolis & Cincinnati 7 p. c. . .	51,000 00	58,395 00
Minneapolis Union 6 p. c.	50,000 00	55,000 00
N. Y., Lack. & West'n, gtd., 6 p. c. .	50,000 00	64,000 00
Pittsburgh, Clev. & Toledo 6 p. c. .	50,000 60	53,000 00
T. H. & Loganp't, ex. guar., 6 p. c. .	50,000 00	55,000 00
Tol., Ann Arbor & G. T. 6 p. c. . . .	50,000 00	47,000 00
BANK STOCKS—		
Ætna National, Hartford.	30,000 00	34,500 00
American National, "	50,000 00	72,500 00
American Loan & Trust Co., N. Y. . .	10,000 00	11,200 00
Central Trust Co., "	15,000 00	49,500 00
Charter Oak National, Hartford. . . .	16,200 00	22,680 00
Citizens National, Cincinnati.	10,000 00	13,500 00
City, Hartford	20,000 00	13,000 00
Connecticut River, Hartford.	5,000 00	5,000 00
Farmers & Mech. Nat., Hartford. . . .	45,000 00	45,000 00
First National, Wallingford.	16,800 00	19,320 00
Hartford National, Hartford.	104,000 00	171,600 00
Hartford Trust Co., "	40,000 00	46,000 00
Imperial, Toronto, Ont.	7,500 00	10,500 00
Metropolitan National, Cincinnati. . .	25,000 00	26,250 00
Merchants Ex. Nat., New York.	5,400 00	5,400 00
Mercantile National, Hartford.	80,000 00	84,000 00
Nat. Shoe & Leather, New York. . . .	10,000 00	13,500 00
National Exchange, Hartford.	16,200 00	23,490 00
Nat. German American, St. Paul. . . .	25,000 00	28,500 00
New Britain Nat., New Britain.	20,000 00	30,000 00
Phoenix National, Hartford.	75,000 00	105,000 00
Queen City National, Cincinnati. . . .	20,000 00	19,000 00
State, Hartford.	19,200 00	19,200 00
Waterbury National, Waterbury. . . .	20,000 00	40,000 00
RAILROAD STOCKS—		
Avon, Geneseo & Mt. Morris.	50,000 00	50,000 00
Atchison, Topeka & Santa Fe.	50,000 00	43,375 00
Chicago, Burlington & Quincy.	50,000 00	68,750 00
Chicago, Rock Island & Pacific.	100,000 00	130,000 00
Cleveland & Pittsburgh.	25,000 00	36,500 00
Fort Wayne & Jackson, preferred. . .	25,000 00	26,250 00
Hartford & Connecticut Western. . . .	12,000 00	1,800 00
Illinois Central.	120,000 00	168,000 00
" (leased line)	8,500 00	7,905 00
New York, New Haven & Hartford. . .	100,000 00	207,000 00
New York & Harlem.	12,500 00	26,875 00
New York Central & Hudson River . .	50,000 00	53,000 00
Pittsburgh, Fort Wayne & Chicago. . .	5,000 00	7,050 00

	Par value.	Market value.
Peoria & Bureau Valley.....	\$50,000 00	\$80,000 00
Rensselaer & Saratoga.....	50,000 00	80,000 00
MISCELLANEOUS—		
Holyoke Water Power Co.....	66,000 00	138,600 00
Atlantic Dock Co. 5 p. c.....	75,000 00	81,000 00
Totals	\$2,580,076 47	\$3,285,075 81
		\$3,285,075 81

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
N. Y., N. H. & H. R. R. Co...	\$1,100	\$2,200	\$900
Adams Express Co.....	6,900	9,660	3,350
Travelers Insurance Co.....	17,900	44,750	20,340
Holyoke Water Power Co.....	1,000	2,000	150
Hartford Carpet Co.....	2,000	4,000	1,980
Chic., R. I. & Pacific R. R. Co.	2,000	2,500	1,440
Union Pacific R. R. Co.....	1,000	530	350
Chicago, Burl. & Quincy R. R..	200	268	
Landers, Frary & Clark.....	6,000	7,500	10,000
Southern N. E. Telephone Co..	7,000	4,550	
Benedict & Burnham Mfg. Co..	20,000	60,000	40,000
Southern N. E. Telephone Co..	40,000	26,000	20,000
First National Bank.....	1,000	1,050	900
	\$106,100	\$165,008	\$99,410

Cash in Company's principal office.....	32,139 92
Cash deposited in banks.....	275,878 36
Interest due and accrued on collateral loans and deposits.....	3,926 46
Net cash in the hands of Agents in course of transmission.....	205,459 75
Rents due and accrued.....	912 50
Assets of the Company at their actual value.....	\$4,488,220 70

III. LIABILITIES.

Losses adjusted and unpaid.....	} \$192,590 83
Losses reported and unadjusted.....	
Losses resisted.....	38,882 89
Total amount of unpaid losses.....	\$231,473 72
Unearned premiums on risks, one year or less.....	\$558,453 59
Unearned premiums on risks, more than one year....	776,478 77
Unearned premiums as computed above.....	1,334,932 36
Total liabilities, except capital stock and surplus.....	\$1,566,406 08
Capital stock.....	2,000,000 00
Surplus beyond all liabilities.....	921,814 62
Under special deposits in various States.....	\$98,246 57
Total liabilities, including capital and surplus.....	\$4,488,220 70

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,202,626	36
Deduct reinsurance, rebate, abatement and return premiums.....	159,793	62
Actual cash premiums.....	\$2,042,832	74
Interest on bonds and mortgages.....	7,187	14
Interest on loans and dividends on stocks and bonds.....	177,555	54
Rents.....	4,495	85
Actual cash income.....	\$2,232,071	27

V. EXPENDITURES DURING THE YEAR.

Amt. paid for losses (including \$244,981.30 occurring in prev. years).....	\$1,236,635	48
Cash dividends.....	280,000	00
Commissions and brokerage.....	334,572	03
Salaries and fees.....	96,989	87
Taxes.....	65,205	64
All other payments and expenses.....	177,239	09
Actual cash expenditure.....	\$2,190,642	11

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year, net.....	\$208,150,227	\$2,427,930 29
Written or renewed during the year.....	175,614,242	2,202,626 36
Totals.....	\$383,764,469	\$4,630,556 65
Deduct those expired and marked off.....	166,801,038	2,063,982 66
Net amount in force.....	\$216,963,431	\$2,566,573 99

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$88,956,004	\$1,116,907 19	1-2	\$558,453 59
1884.....	Two years.....	480,619	4,997 41	1-4	1,249 35
1885.....		408,086	4,334 44	3-4	3,250 84
1883.....	Three years....	21,939,599	225,765 20	1-6	37,627 53
1884.....		26,409,476	284,086 07	1-2	142,043 03
1885.....	Four years.....	26,582,799	277,315 25	5-6	231,096 04
1882.....		1,741,851	17,932 89	1-8	2,241 61
1883.....	Five years.....	1,627,072	16,673 65	3-8	6,252 62
1884.....		1,028,584	10,784 79	5-8	6,740 49
1885.....	Six years.....	817,211	8,559 00	7-8	7,489 13
1881.....		7,015,811	86,297 24	1 10	8,629 72
1882.....	Seven years.....	7,854 718	95,510 81	3 10	28,653 24
1883.....		8,727,934	110,751 85	1-2	55,375 93
1884.....	Eight years.....	11,181,857	150,815 70	7-10	105,570 99
1885.....		12,191,810	155,842 50	9-10	140,258 25
Totals.....		\$216,963,431	\$2,566,573 99	....	\$1,334,932 36

SECURITY INSURANCE COMPANY.

Premiums received since the organization of the Company.....	\$33,823,497 55
Losses paid since the Company organized.....	20,222,563 55
Cash dividends paid stockholders.....	3,885,000 00
Stock owned by the directors at par value.....	144,700 00
Loaned to stockholders not officers.....	92,910 00
Loaned to officers and directors.....	70,000 00
Losses incurred during the year.....	1,205,624 20
Special deposits for the exclusive protection of policy-holders in the States of Oregon, \$50,000.00, liabilities, \$17,784.21; Georgia, \$25,000.00, liabilities, \$25,203.81; North Carolina, \$10,000.00, liabilities, \$20,293.81; Mississippi, \$25,000.00, liabilities, \$34, 964.74.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$7,736,400 00
Premiums received.....	76,592 91
Losses paid.....	32,899 95
Losses incurred.....	40,746 02

SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

Commenced Business, April, 1841.

CHARLES S. LEETE, *President.*H. MASON, *Secretary.*

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$200,000 00
---	--------------

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$85,450 00
Interest accrued thereon.....	438 56
Value of lands mortgaged.....	\$138,445 00
Buildings (insured for \$68,950).....	85,190 00
	<hr/>
	\$223,635 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS—			
Tradesmen's National, New Haven	\$3,200 00	\$4,864 00	
Second " "	15,500 00	21,235 00	
Merchants " "	10,550 00	12,132 50	
N. H. County " "	10,000 00	13,000 00	
New Haven " "	9,100 00	14,105 00	
Yale " "	20,000 00	22,800 00	
American Ex. " New York.	10,000 00	12,800 00	
Commerce " "	5,000 00	8,000 00	
RAILROAD STOCKS—			
New York, New Haven & Hartford	10,000 00	20,000 00	
Shore Line (Conn.).....	7,700 00	12,705 00	
Chicago, Burlington & Quincy....	11,000 00	15,125 00	
Chicago, Rock Island & Pacific...	10,000 00	12,850 00	
Housatonic, preferred	11,000 00	13,200 00	
RAILROAD BONDS—			
Northampton consolidated	15,000 00	16,950 00	
Holyoke & Westfield.....	7,000 00	7,630 00	
Housatonic 5 p. c.	10,000 00	10,000 00	
Minn. & St. Louis (Iowa div.)....	4,000 00	4,800 00	
Chicago & St. Paul (Dubuque div.)	5,000 00	5,662 50	
" " (Chic. & Mil. div.)	7,000 00	8,995 00	
" " (River div.).....	3,000 00	3,855 00	
Mahoning Coal (Lake Shore guar.)	10,000 00	9,950 00	
Chicago, Burlington & Northern..	444 00	444 00	
MISCELLANEOUS—			
New Haven Water Co. stock.....	7,850 00	12,952 50	
Jersey City bonds, 6 p. c.	7,000 00	7,350 00	
Totals	\$209,344 00	\$271,405 50	\$271,405 50

Loans on Collateral.

	Par Value.	Market Value.	Loaned.	
N. H. & Northampton R. R. bs.	\$4,000	\$4,520	}	\$8,000
Second Nat. Bank, New Haven.	2,500	3,425		
Tradesman's Nat. Bk., "	2,500	3,800		
F. H. & Westville H. R. R. stk.	2,500	3,000		
New Haven Water Co. stock...	1,100	1,815		1,600
City Bank stock, New Haven..	2,300	2,852	}	7,000
Mechanics Bank, " ..	360	432		
N. Y. Produce Exchange Bk. stk.	4,500	5,175		
N. Y., N. H. & H. R. R.		1,616		1,300
Totals.....	\$19,760	\$26,635	\$17,900	17,900 00
Cash in Company's principal office.....				96 89
Cash deposited in bank.....				45,578 78
Interest due and accrued on stocks.....				974 50
Net cash in the hands of agents in course of transmission.....				20,019 18
Bills receivable, marine and inland risks.....				5,837 25
Assets of the Company at their actual value.....				\$447,700 66

III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,850 67	
Losses reported and unadjusted.....	15,580 32	
Losses resisted.....	3,529 37	
Total amount of unpaid losses.....	\$22,960 36	
Deduct reinsurance.....	500 00	
Net amount of unpaid losses.....		\$22,460 36
Unearned premiums on risks, one year or less.....	\$100,792 62	
Unearned premiums on risks, more than one year....	32,616 66	
Unearned premiums on inland risks.....	885 96	
Unearned premiums on marine risks.....	21,474 41	
Unearned premiums as computed above.....		155,769 65
Interest paid in advance.....		604 77
Total liabilities, except capital stock and surplus.....		\$178,834 78
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		68,865 88
Total liabilities, including capital and surplus.....		\$447,700 66

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$298,853 77	\$55,547 89	
Deduct reinsurance, rebate, abate- ments, and return premiums...	42,181 96	6,688 81	
Actual cash premiums....	\$256,671 81	\$48,859 08	\$305,530 89
Notes received for premiums remaining unpaid.....		\$5,837 25	
Interest on bonds and mortgages.....			3,449 68
Interest on loans and dividends on stocks and bonds.....			14,270 28
All other sources.....			340 84
Actual cash income.....			\$323,591 69

V. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (including \$22,- 8.01 occurring in previous yrs.)	\$163,879 92	\$38,246 44	
Deduct salvages and reinsurance....	6,189 23	3,173 16	
Net amount paid for losses.	\$157,690 69	\$35,073 28	\$192,763 97
Cash dividends.....			14,000 00
Commissions and brokerage.....			52,528 51
Salaries and fees.....			21,209 58
Taxes.....			2,519 82
Actual cash expenditure.....			\$283,021 88

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$18,002,295 00	\$215,939 71
Written or renewed during the year.....	34,645,953 00	299,331 68
Totals	\$52,648,248 00	\$515,271 39
Deduct those expired and marked off....	31,147,107 00	243,994 26
In force at the end of the year.....	\$21,501,141 00	\$271,277 13
Deduct amount reinsured.....	933,546 00	10,233 09
Net amount in force.....	\$20,567,595 00	\$261,044 04
	Marine and Inland.	Premiums.
In force at the end of the year.....	\$557,045 00	\$23,246 33

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$14,886,683	\$201,585 24	1-2	\$100,792 62
1883.....	Three years.....	807,449	8,236 17	1-6	1,372 69
1884.....		1,031,646	10,551 15	1-2	5,275 57
1885.....		1,231,449	12,322 13	5-6	10,268 54
1881.....		397,548	4,058 07	1-10	405 80
1882.....	Five years.....	491,355	5,080 66	3-10	1,524 18
1883.....		563,953	5,642 89	1-2	2,821 44
1884.....		482,100	5,469 99	7-10	3,828 93
1885.....		669,162	7,857 12	9-10	7,071 39
1877.....	Ten years.....	6,250	240 62	4-20	48 12
Totals		\$20,567,595	\$261,044 04		\$133,409 28
Premiums received since the organization of the Company.....					\$4,090,441 21
Losses paid since the Company organized.....					2,888,102 43
Cash dividends paid stockholders.....					310,281 00
Stock dividends declared.....					50,000 00
Stock owned by directors at par value.....					34,250 00
Losses incurred during the year (fire, \$158,354.17; marine and inland, \$34,874.87).....					193,229 04
Amount loaned to stockholders not officers.....					58,900 00

Business in Connecticut, 1885.

Fire, marine and inland risks.....	\$7,164,205 00
Premiums received.....	71,777 08
Losses paid.....	44,071 25
Losses incurred.....	43,431 96

MUTUAL FIRE
INSURANCE COMPANIES
OF THIS STATE.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1885.

DANBURY MUTUAL FIRE INSURANCE COMPANY,

DANBURY, CONN.

Commenced Business, 1850.

F. S. WILDMAN, *President.*GEO. B. BENJAMIN, JR., *Secretary.*

I. ASSETS.

Cash loaned by the Company, secured by mortgage of real estate...	\$13,503 25
Eight shares Danbury National Bank.....	1,175 00
Loaned on 8 shares Danbury National Bank.....	650 00
Amount of all other cash loans made by the Company.....	4,540 00
Cash deposited in the Savings Bank of Danbury.....	1,703 85
	<hr/>
Gross assets, except premium notes.....	\$21,572 10
Premium or deposit notes held by the Company (334 in number) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$10,305 05

II. LIABILITIES.

Gross premiums on outstanding risks.....	\$1,274 73
Unearned premiums or reinsurance fund.....	\$637 36
Due for borrowed money.....	2,400 00
	<hr/>
Gross liabilities.....	\$3,037 36

III. INCOME.

Cash received for premiums.....	\$499 25
Deduct amount paid for return premiums.....	24 88
	<hr/>
Net cash received for premiums.....	\$474 37
Cash received for interest on mortgages of real estate.....	438 00
Interest and dividends from all other sources.....	609 76
	<hr/>
Gross cash income received during the year.....	\$1,522 13
Premium or deposit notes liable to assessment received during the year.....	\$1,086 25

IV. EXPENDITURES.

Losses	\$1,768 76
Commissions and brokerage.....	50 62
Salaries, fees, etc.....	115 00
Taxes.....	158 07
Gross cash expenditure.....	\$2,092 45

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$405,510 00
Premium or deposit notes liable to assessment received on outstanding risks.....	10,305 05
Risks written during the year.....	43,450 00
Risks terminated during the year.....	24,000 00
Losses occurring during the year.....	1,768 76

FARMERS MUTUAL FIRE INSURANCE COMPANY,

SUFFIELD, CONN.

Commenced Business September 1, 1854.

SAMUEL WHITE, *President.*W. E. BURBANK, *Secretary.*

I. ASSETS.

Cash in the office of the Company.....	\$110 69
Net amount of unpaid assessments.....	3,261 13
Gross assets.....	\$3,371 82
Premium or deposit notes held by the Company which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon	\$40,000 00

II. LIABILITIES.

Losses adjusted and unpaid.....	\$2,350 00
Borrowed money.....	912 00
Gross premiums on outstanding risks.....	\$1,869 24
Unearned premiums br reinsurance fund, taken at fifty per cent. of actual gross premiums on outstanding risks.....	934 62
All other demands against the Company.....	12 35
Gross liabilities.....	<u>\$4,208 97</u>

III. INCOME.

Cash received for premiums.....	\$209 87
Amount received for assessments.....	413 84
Gross cash income.....	<u>\$623 71</u>
Premium or deposit notes liable to assessment received during the year.....	\$3,947 00

IV. EXPENDITURES.

Losses	\$1,100 00
Salaries, fees, etc.....	130 00
Taxes.....	12 35
Interest on borrowed money.....	60 83
All other payments.....	8 50
Gross cash expenditure.....	<u>\$1,311 68</u>

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$362,774 00
Premium or deposit notes liable to assessment received on outstand- ing risks.....	40,000 00
Cash deposits received on outstanding risks.....	1,869 24
Risks written during the year.....	39,875 00
For the term of one year.....	11,450 00
For the term of one year and not more than three years.....	600 00
For a term of more than three years.....	27,825 00
Risks terminated during the year.....	85,805 00
Losses occurring during the year.....	3,450 00
Amount of assessments on premium or deposit notes laid during the year	<u>3,369 94</u>

FARMINGTON VALLEY MUTUAL FIRE INSURANCE COMPANY.

FARMINGTON, CONN.

Commenced Business, January 31, 1854.

EDWARD NORTON, *President*.RICHARD H. GAY, *Secretary*.

I. ASSETS.

Cash loaned by the Company, secured by mortgage of real estate....	\$2,700 00
Keokuk and Des Moines railroad bonds, 5 per cent., par \$1,000....	1,000 00
Collateral loans secured by 13 shares Bank of North America stock, market value, \$946.40.....	800 00
Cash in the office of the Company.....	44 17
Cash deposited in bank.....	2,664 73
Interest due and accrued.....	156 10
Gross assets of the Company, except premium notes.....	\$7,365 00
Premium or deposit notes held by the Company (being 122 in number), which are liable to future assess- ment for payment of claims, deducting the amount already assessed or collected thereon.....	\$13,455 64

II. LIABILITIES.

Gross premiums on outstanding risks.....	\$681 65
Unearned premiums or reinsurance fund, taken at 50 per cent. of actual gross premiums on outstanding risks.....	\$340 83
Taxes due and accrued.....	54 06
All other demands against the Company	37 39
Gross liabilities.....	\$432 28

III. INCOME.

Cash received for premiums.....	\$158 29
Deduct amount paid for return premiums.....	80
Net amount of cash premiums.....	\$157 49
Interest on mortgages of real estate.....	189 00
Interest and dividends from other sources.....	201 50
Gross cash income.....	\$547 99
Premium or deposit notes liable to assessment received during the year.....	\$1,112 00

IV. EXPENDITURES.

Salaries and fees.....	\$25 00
Taxes.....	50 61
All other payments.....	12 39
Gross cash expenditure.....	<u>\$88 00</u>

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$100,610 00
Premium or deposit notes liable to assessment received on outstanding risks.....	13,455 64
Risks written during the year.....	9,725 00
For less than one year.....	1,000 00
For a term of more than one and not more than three years...	8,725 00
Risks terminated during the year.....	6,625 00

GREENWICH MUTUAL FIRE INSURANCE COMPANY,

GREENWICH, CONN.

Commenced Business, November, 1855.

THOMAS A. MEAD, *President.*

JOHN DAYTON, *Secretary.*

I. ASSETS.

Cash deposited in banks.....	\$4,724 41
Cash in the office of the Company.....	775 01
Gross assets, except premium notes.....	<u>\$5,499 41</u>
Premium or deposit notes held by the Company (being 208 in number), which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon	\$15,533 18

II. LIABILITIES.

Losses unsettled.....	None.
Gross premiums received in cash or notes.....	\$2,449 89
Unearned premiums or reinsurance fund, taken at 50 per cent. of actual gross premiums on outstanding risks.....	\$1,224 94
Return premiums due or to become due.....	18 51
All other demands against the Company.....	231 25
Gross liabilities.....	\$1,474 70

III. INCOME.

Cash received for premiums.....	\$772 96
Deduct amount paid for return premiums.....	18 51
Net cash received for premiums.....	\$754 45
Interest and dividends.....	192 10
Gross cash income.....	\$946 55
Premium or deposit notes liable to assessment actually received during the year.....	\$6,009 25

IV. EXPENDITURES.

Losses.....	\$200 00
Salaries, fees, etc.....	150 00
Taxes.....	41 25
Rents.....	25 00
All other payments.....	15 00
Gross cash expenditure.....	\$431 25

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$305,296 00
Premium or deposit notes liable to assessment received on outstanding risks.....	15,533 18
Cash deposits received on outstanding risks.....	2,449 89
Risks written during the year.....	98,685 00
For the term of one year.....	15,200 00
For a term of more than one and not more than three years...	28,085 00
For a term of more than three years.....	55,400 00
Risks terminated during the year.....	127,360 00
Losses occurring during the year.....	200 00

HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, 1831.

WM. E. SUGDEN, *President.*WM. A. ERVING, *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS—		
Hartford, town, 4½ p. c.	\$35,000 00	\$35,000 00
Hartford, city, water.	34,000 00	35,020 00
Middletown, city, water.	4,000 00	4,000 00
Hartford war debt.	1,000 00	1,000 00
RAILROAD STOCKS AND BONDS—		
Chicago, Burlington & Quincy...	28,600 00	35,750 00
N. Y., N. & H.	20,000 00	39,000 00
Pennsylvania.	11,750 00	11,750 00
Chicago, Rock Island & Pacific..	15,000 00	17,550 00
Rensselaer & Saratoga.	5,000 00	6,100 00
Hartford & Conn. Western.	1,200 00	100 00
Peoria & Bureau Valley.	17,800 00	23,140 00
Chicago & South Western bonds..	20,000 00	21,600 00
Hudson R. & P. C. bonds.	10,000 00	11,500 00
Pitts., Ft. Wayne & Chi. stock....	20,000 00	26,000 00
Morris & Essex bonds.	6,000 00	6,900 00
Baltimore & Ohio bonds.	5,000 00	5,000 00
BANK STOCKS—		
Aetna National.	700 00	756 00
Hartford National.	7,100 00	10,650 00
American National.	4,000 00	4,800 00
National Exchange.	2,900 00	3,480 00
Phoenix National.	1,800 00	2,304 00
Mercantile National.	600 00	612 00
Charter Oak National.	400 00	532 00
MISCELLANEOUS—		
Hartfd Steam Boiler Inspection and Insurance Company.	5,000 00	8,000 00
Totals.	\$256,850 00	\$310,544 00
		\$310,544 00

56 HARTFORD COUNTY MUTUAL FIRE INSURANCE COMPANY.

Cash in the office of the Company.....	\$1,812 94
Cash deposited in bank.....	20,660 16
Cash due the Company from agents for premiums collected and in course of transmission.....	2,233 86
Gross assets, except premium notes.....	\$335,250 96
Premium or deposit notes held by the Company (being 14,476 in number) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon....	\$243,287 56

II. LIABILITIES.

Losses adjusted and unpaid.....	\$300 00
Losses reported and unadjusted.....	None.
Gross premiums on outstanding risks.....	\$127,034 18
Unearned premiums or reinsurance fund, taken at fifty per cent. of actual gross premiums on outstanding risks.....	63,517 09
Taxes due and accrued	2,249 63
All other demands against the Company.....	250 00
Gross liabilities.....	\$66,316 72

III. INCOME.

Cash received for premiums.....	\$42,455 22
Deduct amount paid for return premiums.....	675 25
Net amount of cash premiums.....	\$41,779 97
Interest and dividends.....	17,201 90
All other sources.....	375 00
Gross cash income.....	\$59,356 87
Premium or deposit notes liable to assessment.....	\$243,287 56

IV. EXPENDITURES.

Losses	\$21,735 30
Brokerage and commissions.....	5,963 00
Salaries, fees, etc.....	6,200 00
Taxes.....	2,074 94
Rents	800 00
All other payments.....	1,941 95
Gross cash expenditure.....	\$38,715 19

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$22,970,102 44
Premium or deposit notes liable to assessment received on outstand- ing risks.....	243,287 56
Risks written during the year.....	8,238,165 22
For a shorter term than one year.....	82,810 00
For the term of one year.....	125,795 00
For a term of more than one and not more than three years...	7,857,899 22
For a term of more than three years.....	171,661 00
Losses occurring during the year.....	19,377 41
Risks terminated during the year.....	8,037,595 94

HARWINTON MUTUAL FIRE INSURANCE COMPANY,

HARWINTON, CONN.

Commenced Business, September 18, 1856.

CHARLES H. BARBER, *President.*DAVID BIRGE, *Secretary.*

I. ASSETS.

Premium or deposit notes held by the Company (being
231 in number) which are liable to future assess-
ment for payment of claims, deducting the amount
already assessed or collected thereon..... \$11,255 80

II. LIABILITIES.

Losses adjusted and unpaid.....	\$200 00
Taxes due and accrued.....	10 00
All other demands against the Company.....	107 50
Gross liabilities.....	\$317 50

III. INCOME.

Cash received for premiums.....	\$37 00
Taxes.....	2 10
Premium or deposit notes liable to assessment received during the year.....	\$1,979 00
Gross cash income.....	\$39 10

IV. EXPENDITURES.

Losses.....	\$100 00
Taxes.....	10 00
Gross cash expenditure.....	\$110 00

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$265,856 00
Premium or deposit notes liable to assessment received on outstand- risks.....	11,255 80
Amount of risks written during the year.....	46,685 00
For a term of more than three years.....	46,685 00
Amount of risks terminated during the year.....	39,885 00
Losses occurring during the year.....	300 00
Assessments laid, or ordered to be laid, during the year.....	337 67

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY,

LITCHFIELD, CONN.

Commenced Business, June, 1833.

ABIJAH CATLIN, *President.*HENRY W. WESSELLS, *Secretary.*

I. ASSETS.

Value of real estate owned by the Company.....	\$1,600 00
--	------------

Stocks and Bonds Owned by the Company.

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States 4 per cent.....	\$27,500 00	\$34,825 00	
Missouri	2,000 00	2,000 00	
MUNICIPAL BONDS—			
New Britain.....	2,000 00	2,000 00	
Hartford city.....	4,000 00	4,000 00	
Hebron	1,000 00	1,000 00	
Norfolk.....	10,000 00	10,000 00	
Greenwich.....	1,000 00	1,000 00	
RAILROAD BONDS—			
New Haven & Northampton.....	3,000 00	3,000 00	
Harlem	5,000 00	6,525 00	
Northwestern	1,000 00	1,400 00	
Chicago, Milwaukee & St. Paul...	2,000 00	2,000 00	
Totals.....	\$58,500 00	\$67,750 00	67,750 00
Cash loaned by the Company, secured by mortgage of real estate...			7,800 00
All other cash loans.....			4,399 69
Cash in the office of the Company.....			34 83
Cash in bank.....			9,860 03
Cash due for premiums collected and in course of transmission....			1,042 94
Interest due and accrued.....			523 79
Gross assets.....			\$93,011 28
Amount of premium or deposit notes liable to assessment.....			None.

II. LIABILITIES.

Losses reported and unadjusted.....	\$300 00
Losses resisted.....	None.
Cash premiums on outstanding risks.....	\$16,153 47
Unearned premiums taken at fifty per cent.....	8,076 73
Taxes.....	608 90
Rents.....	50 00
Gross liabilities.....	\$9,035 63

III. INCOME.

Cash received for premiums.....	\$5,310 97
Deduct amount paid for return premiums.....	64 25
Net amount of cash premiums.....	\$5,246 72
Interest on mortgages of real estate.....	333 00
Interest and dividends from other sources.....	3,409 45
Rents.....	25 00
Gross cash income.....	\$9,014 17

IV. EXPENDITURES.

Losses.....	\$4,465 62
Brokerage and commissions.....	353 07
Salaries and fees.....	1,000 00
Taxes.....	549 90
Rents.....	50 00
All other payments.....	136 99
Gross cash expenditure.....	\$6,555 58

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$4,365,582 00
Premium or deposit notes liable to assessment on outstanding risks..	None.
Risks written during the year.....	1,458,245 00
For a shorter term than one year.....	250 00
For the term of one year.....	1,000 00
For a term of more than one and not more than three years....	1,456,995 00
Risks terminated during the year.....	1,436,850 00
Losses occurring during the year.....	4,765 62

MADISON MUTUAL FIRE INSURANCE COMPANY,

MADISON, CONN.

Commenced Business, October 8, 1855.

JOHN N. CHITTENDEN, *President.*WM. S. HULL, *Secretary.*

I. ASSETS.

Cash loaned by the Company, secured by mortgage on real estate...	\$2,740 00
All other cash loans.....	2,139 55
Cash in the office of the Company.....	193 89
Cash in bank.....	200 00
Amount due for premiums unpaid.....	69 57
Interest due and accrued.....	305 00
Gross assets, except premium notes.....	\$5,648 01
Premium or deposit notes held by the Company (being 333 in number) liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$27,629 25

II. LIABILITIES.

Gross premiums on outstanding risks.....	\$1,381 46
Unearned premiums, taken at fifty per cent.....	\$690 73
Taxes due and accrued.....	42 36
All other demands against the Company.....	59 02
Gross liabilities.....	\$792 11

III. INCOME.

Cash received for premiums.....	\$676 92
Interest on mortgages of real estate.....	164 40
Interest and dividends from other sources.....	108 87
Gross cash income.....	\$950 19

IV. EXPENDITURES.

Losses.....	\$1 00
Salaries and fees.....	77 42
Taxes.....	37 25
All other payments.....	10 00
Gross cash expenditure.....	\$125 67

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$283,590 00
Premium or deposit notes liable to assessment received on outstanding risks.....	27,629 25
Amount of risks written during the year.....	41,725 00
Amount of risks terminated during the year.....	44,900 00

MIDDLESEX MUTUAL ASSURANCE COMPANY,

MIDDLETOWN, CONN.

Commenced Business, June 13, 1836,

O. VINCENT COFFIN, *President.*C. W. HARRIS, *Secretary.*

I. ASSETS.

Real estate owned by the Company.....	\$30,000 00
---------------------------------------	-------------

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
U. S. funded loan, 1891, reg. 4½ p.c.	\$10,000 00	\$11,275 00
MUNICIPAL AND COUNTY BONDS—		
Middletown, town, untax., 4½ p. c.	28,000 00	28,840 00
“ “ “ 6 p. c. .	12,000 00	12,480 00
“ “ “ 6 p. c. .	10,000 00	10,500 00
“ “ “ 7 p. c. .	20,600 00	22,454 00
Chatham, “ “ 7 p. c. .	4,000 00	4,320 00
Middlefield, “ “ 6 p. c. .	17,500 00	18,200 00
Portland, “ “ 6 p. c. .	8,000 00	8,320 00
“ “ “ 7 p. c. .	7,000 00	7,630 00
Hebron, “ “ 6 p. c. .	5,000 00	5,150 00
Kansas City, Mo., city, 8 p. c. . . .	5,000 00	5,400 00

	Par Value.	Market Value.	
Jersey City, N. J., city, 7 p. c.	\$10,000 00	\$11,000 00	
“ “ “ “ 7 p. c.	15,000 00	16,500 00	
Evansville, Ind., city, 7 p. c.	5,000 00	5,000 00	
Burlington, Ia., 5 p. c.	5,000 00	5,000 00	
Douglas Co. (Neb.) c't house, 6 p. c.	10,000 00	10,800 00	
RAILROAD BONDS—			
D. & H. Canal Co., reg. 7 p. c. ...	10,000 00	13,450 00	
Norwich & Worcester, 6 p. c.	5,000 00	6,050 00	
Chicago, Bur. & Quincy.	5,000 00	5,350 00	
“ “ “ 4 p. c. ...	1,000 00	965 00	
Terre Haute & Logansport.	5,000 00	5,750 00	
Col., H. Val. & Toledo.	10,000 00	8,300 00	
RAILROAD STOCKS—			
N. Y. Central & Hudson River...	20,000 00	21,250 00	
Chicago, Rock Island & Pacific...	20,000 00	25,700 00	
N. Y., N. H. & Hartford.	20,000 00	40,800 00	
Chicago, Burlington & Quincy.	25,000 00	34,375 00	
Chicago & Northwestern, com. ...	20,000 00	22,000 00	
Chicago & Northwestern, pref. ...	20,000 00	27,200 00	
BANK STOCKS—			
Middletown National, Middletown,	12,750 00	17,680 00	
Middlesex Co. “ “	8,200 00	8,610 00	
Central “ “	2,250 00	3,150 00	
Park “ New York..	1,000 00	1,550 00	
American Ex. “ “	5,500 00	6,930 00	
First National, Middletown.	15,000 00	15,000 00	
Totals.	\$377,800 00	\$446,979 00	\$446,979 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
St. Louis & I. M. R. R., 2d mort.,				
7 per cent.	\$1,000	\$1,112 }	\$2,000	
Adams Express Co.	3,000	4,350 }		
Totals.	\$4,000	\$5,462	\$2,000	2,000 00
Cash deposited in the First National Bank.				27,272 40
In the Middletown Savings Bank.				5,600 60
In the Farmers & Mechanics Savings Bank.				1,395 13
Cash due the Company from agents for premiums collected and in course of transmission.				4,542 12
Interest due or accrued.				252 75
Gross assets, except premium notes.				\$518,042 00
Premium notes or liens held by the Company (being 19,094 in num- ber) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.				\$3,681,621 00

II. LIABILITIES.

Losses reported and unadjusted.....	\$1,000 00
Losses resisted.....	None.
Gross premiums on outstanding risks.....	\$231,011 20
Unearned premiums taken at 50 per cent.....	\$115,505 60
Taxes due and accrued.....	2,991 72
Gross liabilities.....	\$119,497 32

III. INCOME.

Cash received for premiums.....	\$60,909 00
Deduct amount paid for return premiums.....	3,122 13
Net cash premiums.....	\$57,786 87
Interest and dividends.....	24,661 10
Rents.....	2,095 52
Gross cash income.....	\$84,543 79
Premium or deposit notes liable to assessment received during the year.....	\$768,435 00

IV. EXPENDITURES.

Losses.....	\$36,307 37
Commissions and brokerage.....	8,043 84
Salaries, fees, etc.....	7,808 32
Premiums on securities purchased.....	3,268 75
Taxes.....	3,345 71
All other payments.....	3,325 03
Gross cash expenditure.....	\$62,099 02

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$29,945,609 22
Premium notes or liens liable to assessment received on outstanding risks.....	3,681,621 00
Cash deposits received on outstanding risks.....	231,011 20
Risks written during the year.....	7,269,573 26
For a shorter term than one year.....	89,049 00
For the term of one year.....	232,675 00
For a term of more than one and not more than three years....	3,069,454 50
For a term of more than three years.....	3,878,394 76
Risks terminated during the year.....	6,880,521 05
Losses occurring during the year.....	34,614 17

MUTUAL ASSURANCE COMPANY OF THE CITY OF NORWICH,

NORWICH, CONN.

Commenced Business, 1794.

ASA BACKUS, *Secretary*.

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4½ p. c.	\$2,200 00	\$2,464 00	
BANK STOCKS—			
Norwich National	5,700 00	5,700 00	
Merchants "	400 00	400 00	
First "	300 00	300 00	
Totals.....	\$8,600 00	\$8,864 00	\$8,864 00
Cash deposited in the Merchants National Bank.....			\$252 85
In the Norwich Savings Society.....			2,900 00
In the Chelsea Savings Bank.....			1,000 00
Gross assets.....			\$13,016 85
Premium notes.....			None.

II. LIABILITIES.

Gross premiums on outstanding risks.....	\$557 76
Unearned premiums or reinsurance fund, taken at fifty per cent. of actual gross premiums on outstanding risks.....	\$278 88
All other demands against the Company.....	743 25
Gross liabilities.....	\$1,022 13

III. INCOME.

Cash received for premiums.....	\$557 76
Interest and dividends.....	495 00
Gross cash income.....	\$1,052 76

IV. EXPENDITURES.

Losses	\$27 95
Salaries, fees, etc.....	205 00
Taxes.....	105 32
All other payments.....	6 75
Gross cash expenditure.....	\$345 02

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$213,440 00
Risks written during the year.....	213,440 00
For the term of one year.....	213,440 00
Risks terminated during the year.....	216,290 00

NEW LONDON COUNTY MUTUAL FIRE INSURANCE COMPANY,

NORWICH, CONN.

Commenced Business, July, 1840.

E. F. PARKER, *President.*J. F. WILLIAMS, *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS—			
Hanover National, New York....	\$5,000 00	\$7,000 00	
American Exchange Nat., N. Y..	4,000 00	5,120 00	
National Park, “ ..	4,000 00	6,080 00	
Merchants Exchange Nat., “ ..	600 00	600 00	
Nat. Bank of Commerce, “ ..	1,000 00	1,580 00	
Corn Exchange, “ ..	2,000 00	3,600 00	
Bank of America, “ ..	1,000 00	1,650 00	
Shetucket National, Norwich.....	5,100 00	1,020 00	
Merchants “ “	300 00	300 00	
MISCELLANEOUS—			
Norwich City Gas Co.....	9,550 00	10,696 00	
N. L. N. R. R. Co.....	3,000 00	3,300 00	
Great Western Ins. Co., New York	1,200 00	720 00	
Real estate mortgage bonds.....	6,000 00	6,000 00	
Totals	\$42,750 00	\$47,666 00	\$47,666 00

Cash in the office of the Company.....	\$1,749 24
Deposited in the Second National Bank.....	6,083 51
In the Chelsea Savings Bank.....	8,184 32
In the Dime Savings Bank.....	5,628 04
In the Norwich Savings Society.....	7,361 55
Cash due for premiums collected and in course of transmission.....	45 64
Office furniture, not admitted.....	\$350 00
Gross assets.....	\$76,718 30
Premium notes, liable to assessment.....	None.

II. LIABILITIES.

Gross premiums on outstanding risks.....	\$17,465 67
Unearned premiums or reinsurance fund, taken at fifty per cent. of actual gross premiums on outstanding risks.....	\$8,732 84
Gross liabilities.....	\$8,732 84

III. INCOME.

Cash received for premiums.....	\$5,331 06
Deduct amount paid for return premiums.....	182 29
Net cash premiums.....	\$5,148 77
Interest and dividends.....	2,992 97
Gross cash income.....	\$8,141 74

IV. EXPENDITURES.

Losses.....	\$2,067 17
Commissions and brokerage.....	814 80
Salaries, fees, etc.....	1,243 00
Taxes.....	609 75
Rents.....	62 50
All other payments.....	808 01
Gross cash expenditure.....	\$5,605 23

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$2,778,451 66
Cash premiums received on outstanding risks.....	17,465 67
Risks written during the year.....	891,132 50
For a shorter term than one year.....	14,550 00
For the term of one year.....	95,610 00
For a term of more than one and not more than three years....	510,758 00
For a term of more than three years.....	270,214 00
Risks terminated during the year.....	665,394 50
Losses occurring during the year.....	973 30

ROCKVILLE MUTUAL FIRE INSURANCE COMPANY,

ROCKVILLE, CONN.

Commenced Business, September 7, 1869.

GEORGE MAXWELL, *President.*

A. T. BISSELL, *Secretary.*

I. ASSETS.

Cash loaned by the Company, as per schedule.....	\$6,225 00
Cash deposited in bank.....	73 63
Due the Company for office and other premiums unpaid and in course of collection	19 21
Gross assets, except premium notes.....	\$6,317 84
Premium or deposit notes held by the Company (being 347 in number) which are liable to future assess- ment for payment of claims, deducting the amount already assessed or collected thereon.....	\$9,065 75

II. LIABILITIES.

Gross premiums on outstanding risks.....	\$1,780 38
Unearned premiums or reinsurance fund, taken at fifty per cent. of actual gross premiums on outstanding risks.....	\$890 19

III. INCOME.

Cash received for premiums, less return premiums.....	\$527 00
Interest and dividends.....	367 52
Gross cash income.....	\$894 52
Premium or deposit notes liable to assessment.....	\$2,890 00

IV. EXPENDITURES.

Losses	\$300 00
Brokerage and commissions.....	79 02
Taxes.....	43 92
All other payments.....	37 06
Gross cash expenditure.....	\$460 00

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$272,287 00
Premium or deposit notes liable to assessment received on outstanding risks	9,065 75
Risks written during the year.....	86,295 00
For a shorter term than one year.....	200 00
For the term of one year.....	7,680 00
For a term of more than one and not more than three years...	49,495 00
For a term of more than three years.....	28,920 00
Risks terminated during the year.....	54,150 00
Losses occurring during the year.....	300 00

STATE MUTUAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

Commenced Business, October, 1867.

RALPH GILLET, *President.*ISAAC CROSS, JR., *Secretary.*

I. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
MUNICIPAL BONDS—		
Hartford, city, water.....	\$1,000 00	\$1,130 00
Hartford, city.....	2,000 00	2,200 00
BANK STOCKS—		
Farmers & Mechanics.....	300 00	315 00
Shoe & Leather National.....	300 00	420 00
Importers & Traders National....	500 00	1,375 00
First National of Hartford.....	600 00	612 00
Fourth National, New York.....	800 00	1,040 00
Mercantile National... ..	1,000 00	1,000 00
Security Company.....	1,000 00	1,350 00
Phoenix National	1,400 00	1,960 00
Etna National.....	2,200 00	2,530 00

	Par Value.	Market Value.	
American National	\$1,250 00	\$1,825 00	
National Exchange	3,250 00	4,550 00	
RAILROAD STOCKS—			
Hartford & Conn. Western	600 00	90 00	
Rensselaer & Saratoga	1,000 00	1,400 00	
N. Y., N. H. & Hartford	1,000 00	2,020 00	
Chicago, Burlington & Quincy	2,200 00	3,036 00	
Pittsburg & Fort Wayne	3,000 00	4,200 00	
New York Cen. & Hudson River ..	3,500 00	3,675 00	
MISCELLANEOUS—			
Hartford City Gas Light Co., stock.	800 00	1,120 00	
Totals	\$27,700 00	\$35,848 00	\$35,848 00
Cash loaned by the Company, secured by mortgage of real estate...			2,600 00
Cash in the office of the Company			167 78
Cash deposited in the National Exchange Bank			377 73
Cash due for premiums collected and in course of transmission			451 78
Amount due for unpaid premiums			380 67
Interest due or accrued			110 00
Gross admitted assets, except premium notes			\$39,935 96
Other assets, office furniture (not admitted)		\$288 00	
Premium or deposit notes held by the Company (being 2,997 in number) liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon		\$43,830 60	

II. LIABILITIES.

Gross premiums on outstanding risks	\$21,793 62	
Unearned premiums, taken at 50 per cent.		\$10,896 81
Taxes due and accrued		301 68
Gross liabilities		\$11,198 49

III. INCOME.

Cash premiums	\$9,876 65	
Deduct amount paid for return premiums	432 72	
Net amount of cash premiums		\$9,443 93
Interest on mortgages of real estate		188 00
Interest and dividends from other sources		1,825 40
Gross cash income		\$11,457 33
Premium or deposit notes liable to assessment received during the year	\$18,763 78	

70 TOLLAND COUNTY MUTUAL FIRE INSURANCE COMPANY.

IV. EXPENDITURES.

Losses	\$8,333 58
Brokerage and commissions.....	909 55
Salaries, fees and rents.....	3,200 00
Taxes	305 31
All other payments.....	765 54
Gross cash expenditure.....	\$13,513 98

V. GENERAL ITEMS.

Risks outstanding at the end of the year..	\$3,835,725 32
Premium or deposit notes liable to assessment received on outstand- ing risks	43,830 60
Amount of risks written during the year.....	1,574,023 00
For a term of one year or less	2,600 00
For the term of one year.....	395,228 00
For a term of one and not more than three years.....	1,176,195 00
Amount of risks terminated during the year.....	1,483,942 00
Losses occurring during the year.....	8,333 58

TOLLAND COUNTY MUTUAL FIRE INSURANCE COMPANY.

TOLLAND, CONN.

Commenced Business, 1828.

LUCIUS S. FULLER, *President.*

EDWARD E. FULLER, *Secretary.*

I. ASSETS.

Stocks, Bonds and Securities owned by the Company.

	Par value.	Market value.	
BANK STOCKS—			
Rockville National.....	\$8,600 00	\$8,800 00	
First National, Rockville.....	10,000 00	11,600 00	
Stafford National.....	7,600 00	8,233 00	
Deposit Book Savings, Tolland..	1,000 00	1,000 00	
“ “ “ Rockville	1,000 00	1,000 00	
“ “ “ Stafford..	1,000 00	1,000 00	
“ “ People's, Rockville	1,000 00	1,000 00	
Totals	\$30,200 00	\$32,633 00	\$32,633 00

TOLLAND COUNTY MUTUAL FIRE INSURANCE COMPANY. 71

Value of real estate owned by the Company unencumbered.....	\$10,520 50
Cash loaned by the Company, secured by mortgage of real estate...	27,750 00
All other cash loans made by the Company.....	2,942 35
Cash on hand in Company's office.....	1,593 76
Cash deposited in savings banks.....	6,786 39
Interest due and accrued.....	1,200 00

Gross assets, except premium notes.....	\$83,426 00
Premium or deposit notes held by the Company (being 7,661 in number) liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$322,248 04

II. LIABILITIES.

Losses adjusted and unpaid.....	\$1,050 00
Losses reported and unadjusted.....	2,336 40
Gross premiums on outstanding risks.....	\$85,562 01
Unearned premiums taken at fifty per cent.....	40,281 00
Taxes due and accrued.....	600 30
Gross liabilities.....	\$44,267 70

III. INCOME.

Cash received for premiums.....	\$27,867 31
Deduct amount paid for return premiums.....	1,453 93
Net amount of cash premiums.....	\$26,413 38
Interest on mortgages of real estate.....	1,269 00
Interest and dividends.....	2,120 35
Rents.....	120 00
Gross cash income.....	\$29,922 73
Premium or deposit notes liable to assessment received during the year.....	\$109,577 24

IV. EXPENDITURES.

Losses.....	\$31,169 21
Brokerage and commissions.....	3,983 10
Salaries and fees.....	2,332 00
Taxes.....	670 82
All other payments.....	2,027 25
Gross cash expenditure.....	\$40,182 38

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$9,651,860 00
Premium or deposit notes liable to assessment received on outstanding risks.....	322,248 04
Amount of risks written during the year.....	3,175,063 00
For a shorter term than one year.....	37,322 00
For the term of one year.....	628,845 00
For a term of one and not more than three years.....	1,400,792 00
For a term of more than three years.....	1,108,104 00
Amount of risks terminated during the year.....	3,033,953 00
Losses occurring during the year.....	28,979 36

WASHINGTON MUTUAL FIRE INSURANCE COMPANY,

WASHINGTON, CONN.

Commenced Business, March, 1862.

C. H. MASON, *President.*S. J. LOGAN, *Secretary.*

I. ASSETS.

Cash in Company's office.....	\$64 17
Gross assets, except premium notes.....	\$64 17
Premium or deposit notes held by the Company (being 297 in number) which are liable to future assess- ment for payment of claims, deducting the amount already assessed or collected thereon.....	\$15,013 48

II. LIABILITIES.

Gross premiums on outstanding risks.....	None.
Unearned premiums taken at fifty per cent.....	None.

III. INCOME.

Cash deposits received during the year.....	\$199 92
Cash received for assessments on premium notes (about).....	1,101 21
Gross cash income.....	\$1,301 13
Premium or deposit notes liable to assessment actually received during the year.....	\$4,387 37

IV. EXPENDITURES.

Losses	\$900 00
Salaries, fees, etc.....	50 76
Gross cash expenditure.....	\$950 76

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$509,181 00
Premium or deposit notes liable to assessment received on outstanding risks.....	16,114 69
Cash deposits received on outstanding risks.....	701 58
Risks written during the year.....	135,625 00
Risks terminated during the year.....	140,515 00

WINDHAM COUNTY MUTUAL FIRE INSURANCE COMPANY,

BROOKLYN, CONN.

Commenced Business, 1826.

DAVID GREENSLIT, *President.*JOHN PALMER, *Secretary.*

I. ASSETS.

Stocks, Bonds and Securities owned by the Company.

	Par value.	Market value.
MUNICIPAL BONDS—		
City of Hartford, additional water.	\$4,000 00	\$4,000 00
City of Norwich, s. f., 5 p. c.	5,000 00	5,000 00
Town of Hartford 4½ p. c.	6,000 00	6,000 00
RAILROAD BONDS—		
Chicago & Northwestern.....	6,000 00	7,920 00
Union Pacific.....	2,000 00	2,280 00
St. Paul & Sioux City.....	5,000 00	6,000 00
Lake Erie & Western.....	5,000 00	4,250 00
St. Louis, Kansas City & Northern.	5,000 00	4,450 00

74 WINDHAM COUNTY MUTUAL FIRE INSURANCE COMPANY.

	Par Value.	Market Value.	
BANK STOCKS—			
Windham County National.....	\$7,700 00	\$7,700 00	
MISCELLANEOUS—			
Willis Kenyon note.....	200 00	200 00	
Town of Plainfield note.....	6,000 00	6,000 00	
Totals	\$51,900 00	\$53,800 00	\$53,800 00
Cash in the office of the Company.....			57 06
Cash deposited in Windham County National Bank.....			3,411 77
Chelsea Savings Bank.....			1,413 78
Brooklyn Savings Bank.....			1,000 00
Cash due the Company from agents for premiums collected and in course of transmission.....			1,302 94
Gross assets, except premium notes.....			\$60,985 55
Premium or deposit notes held by the Company (being — in number) which are liable to future assessment for payment of claims, deducting the amount already assessed or collected thereon.....	\$262,169 25		

II. LIABILITIES.

Losses adjusted and unpaid.....		\$280 00
Gross premiums on outstanding risks.....	\$52,433 85	
Unearned premiums or reinsurance fund, taken at fifty per cent. of actual gross premiums on outstanding risks.....		26,216 93
Gross liabilities.....		\$26,496 93

III. INCOME.

Cash received for premiums.....	\$14,475 04	
Deduct amount paid for return premiums.....	888 16	
Net amount of cash premiums.....		\$13,586 88
Interest and dividends and from other sources.....		2,230 00
Gross cash income.....		\$15,816 88
Premium or deposit notes liable to assessment.....	\$69,082 45	

IV. EXPENDITURES.

Losses	\$9,051 11
Brokerage and commissions	2,046 39
Salaries, fees, etc.....	1,612 00
Taxes.....	430 15
Rents.....	100 00
All other payments.....	105 02
Gross cash expenditure.....	\$13,344 67

V. GENERAL ITEMS.

Risks outstanding at the end of the year.....	\$6,710,645 00
Premium or deposit notes liable to assessment received on outstand- ing risks.....	262,169 25
Risks written during the year.....	1,725,685 00
For the term of one year.....	151,300 00
For a term of more than one and not more than three years....	676,929 00
For a term of more than three years.....	897,456 00
Risks terminated during the year.....	1,712,286 00
Losses occurring during the year.....	9,331 11

CASUALTY

INSURANCE COMPANIES

OF THIS STATE.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1885.

HARTFORD STEAM BOILER INSPECTION AND INSURANCE CO.,

HARTFORD, CONN.

Commenced Business, October, 1866.

J. M. ALLEN, *President*.J. B. PIERCE, *Secretary*.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$210,550 00
Interest due and accrued on bond and mortgage loans.....	4,956 85
Value of lands mortgaged.....	\$691,840 00
Buildings (insured for \$40,540.00).....	154,430 00
Total.....	\$846,270 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 4 per cent.....	\$2,000 00	\$2,400 00
State of Connecticut 3½ per cent.	100,000 00	105,000 00
MUNICIPAL AND COUNTY BONDS—		
Abilene City, Kas., board of Education, 6 per cent.....	12,000 00	12,240 00
Solomon, Kansas, city, 7 per cent.	5,000 00	5,000 00
Evansville, Indiana, city, 7 per cent.	10,000 00	10,000 00
Council Bluffs, Iowa, city, 6 p. c..	10,000 00	10,000 00
Madrid, Iowa, school dist. 7 p. c..	4,000 00	4,160 00
School dist. No. 5, Pierce County, Neb., 7 per cent.....	3,250 00	3,380 00
School dist. No. 64, Cass County, Neb., 7 per cent.....	750 00	780 00
School dist. No. 80, Butler County, Neb., 7 per cent.....	1,000 00	1,040 00
Mason & Tazewell Dist., Ill., 7 p. c.	10,700 00	11,021 00
Peoria, Ill., township, 7 per cent..	5,000 00	5,600 00
Lyon, Iowa, county, 6 per cent...	10,000 00	10,000 00
Peoria, Ill., county, 8 per cent....	5,000 00	5,000 00

	Par Value.	Market Value.	
RAILROAD BONDS—			
Dayton & Western, 6 per cent....	\$15,000 00	\$16,500 00	
St. Johnsbury & L. C. 6 per cent..	15,000 00	16,500 00	
Mahoning Coal R. R. 5 per cent..	10,000 00	10,000 00	
Cin., Van Wert & Mich., 6 p. cent.	7,000 00	7,000 00	
BANK STOCKS—			
City National, Hartford.....	5,000 00	3,250 00	
Hartford “ “	1,300 00	2,080 00	
Security “	5,000 00	6,500 00	
RAILROAD STOCKS—			
N. Y., N. H. & H.....	10,000 00	20,000 00	
Chicago, Burlington & Quincy....	11,000 00	14,850 00	
Totals	\$258,000 00	\$282,301 00	\$282,301 00
Cash in Company's principal office.....			517 19
Cash deposited in bank.....			39,527 21
Interest due and accrued on stocks.....			5,138 32
Net cash in the hands of agents in course of transmission... ..			41,193 56
Assets of the Company at their actual value.....			\$584,184 13

III. LIABILITIES.

Losses reported and unadjusted.....		\$2,502 17
Unearned premiums on risks, one year or less.....	\$141,719 77	
Unearned premiums on risks, more than one year....	77,995 40	
Unearned premiums as computed above.....		219,715 17
Rent accrued		450 00
Total liabilities, except capital stock and surplus.....		\$222,667 34
Capital stock.....		250,000 00
Surplus beyond all liabilities.....		111,516 79
Total liabilities, including capital and surplus.....		\$584,184 13

IV. INCOME DURING THE YEAR.

Premiums and inspections received in cash.....	\$375,394 48	
Deduct reinsurance, rebate, abatement and return premiums.....	21,033 54	
Actual cash premiums.....		\$354,360 94
Interest on bonds and mortgages.....		15,165 74
Interest on loans and dividends on stocks and bonds.....		10,866 24
From all other sources.....		2,636 59
Actual cash income.....		\$383,029 51

V. EXPENDITURES DURING THE YEAR.

Amount paid for losses (including \$1,837.09 occurring in previous years).....	\$10,545 51
Net amount paid for losses.....	\$10,545 51
Cash dividends.....	25,000 00
Commissions and brokerage.....	77,18 27
Salaries and fees.....	17,633 36
Taxes.....	5,914 17
Inspection expenses.....	113,867 28
All other payments.....	61,758 92
Actual cash expenditure.....	\$311,900 51

VI. MISCELLANEOUS.

Risks and Premiums.

	Steam Boiler Risks.	Premiums Thereon.
In force on the 31st day of December of the preceding year.....	\$26,878,821 00	\$307,547 41
Written or renewed during the year.....	35,032,170 00	386,489 36
Totals.....	\$61,910,991 00	\$694,036 77
Deduct those expired and marked off.....	28,495,595 00	311,144 11
In force at the end of the year.....	\$33,415,396 00	\$382,892 66

Recapitulation of Risks and Premiums:

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$26,734,754	\$283,439 53	1-2	\$141,719 77
1884.....	Two years.....	38,250	521 66	1-4	130 42
1885.....		86,400	1,019 06	3-4	764 30
1883.....	Three years....	63,000	1,447 87	1-6	241 31
1884.....		694,733	10,255 24	1-2	5,127 62
1885.....		5,768,259	85,221 30	5-6	71,017 75
1883.....	Five years.....	10,000	438 00	1-2	219 00
1884.....		....	....	7-10	....
1885.....		20,000	550 00	9-10	495 00
Totals.....		\$33,415,396	\$382,892 66	....	\$219,715 17

Premiums and inspections received since the organization of the Co.	\$3,302,074 84
Losses paid since the Company organized.....	227,957 61
Cash dividends paid stockholders.....	289,750 00
Stock dividends declared.....	140,000 00
Stock owned by directors at par value.....	58,500 00
Losses incurred during the year.....	11,210 59
Amount deposited in Connecticut for the security of all the Company's policy-holders.....	100,000 00

Business in Connecticut, 1885.

Risks taken.....	\$3,488,143 00
Premiums received.....	22,093 52
Received for inspections.....	9,468 65
Losses paid.....	91 83
Losses incurred.....	1,018 65

TOBACCO GROWERS MUTUAL INSURANCE COMPANY,

NORTH CANAAN, CONN.

Commenced Business, June, 1880.

LYMAN DUNNING, *President.*CHARLES H. BRIGGS, *Secretary.*

I. ASSETS.

Cash in Company's office.....	\$230 00
Cash deposited in bank.....	150 00
Cash due for premiums in course of collection.....	927 41
Gross assets.....	\$1,307 41

II. LIABILITIES.

Losses adjusted and unpaid.....	\$575 00
---------------------------------	----------

III. INCOME.

Cash received for premiums.....	\$1,106 18
Amount received from assessments on premium notes.....	None.
Gross cash income.....	\$1,106 18

IV. EXPENDITURES.

Losses.....	\$234 00
Brokerage and commissions.....	168 50
Salaries and fees.....	372 12
All other payments.....	91 37
Gross cash expenditure.....	\$865 99

V. GENERAL ITEMS.

Amount of risks written during the year.....	\$22,123 75
For a shorter term than one year.....	22,123 75
Amount of risks terminated during the year.....	22,123 75
Losses occurring during the year.....	575 00
Assessments laid during the year.....	None.

FIRE AND FIRE & MARINE
INSURANCE COMPANIES
OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1885:

AGRICULTURAL INSURANCE COMPANY,

WATERTOWN, NEW YORK.

Commenced Business, February, 1853.

ISAAC MUNSON, *President.*

H. M. STEVENS, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$147,812 48
Loans on bond and mortgage (first liens), not more than one year's interest due.....	903,715 19
Loans on bond and mortgage (first liens), more than one year's interest due (in process of foreclosure, \$21,516.98).....	27,214 58
Interest due and accrued on bond and mortgage loans.....	27,619 17
Value of mortgaged premises.....	\$2,038,010 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States, reg., 4½ per cent..	\$10,000 00	\$11,287 50
United States, reg., 4 per cent....	191,000 00	235,407 50
United States, coup., 4 per cent...	600 00	745 50
Tennessee	2,000 00	1,220 00
RAILROAD BONDS—		
Utica, Clinton & Buffalo.....	1,000 00	1,100 00
Union Pacific.....	2,000 00	2,340 00
RAILROAD STOCKS—		
N. Y. Central & Hudson River,...	60,000 00	63,300 00
Union Pacific.....	20,000 00	11,200 00
Illinois Central.....	10,000 00	14,000 00
Illinois Central, leased line.....	1,700 00	1,666 00
BANK STOCKS—		
Watertown National.....	5,000 00	6,000 00

AGRICULTURAL INSURANCE COMPANY.

	Par Value.	Market Value.	
EXPRESS COMPANY STOCK—			
Wells, Fargo & Co.	20,000 00	24,500 00	
MISCELLANEOUS—			
Western Union Telegraph.	68,000 00	50,235 00	
Totals	\$391,300 00	\$423,001 50	\$423,001 50

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
National Union Bank stock.	\$1,100	\$1,320	1,000 00	
American Express Co. "	500	530	400 00	
Herkimer County Bank "	1,500	2,100	384 77	
Jefferson County Nat. Bank stock	500	650	250 00	
Bond and mortgage "	5,200	5,200	5,200 00	
" " "	4,000	4,000	4,000 00	
Watertown Nat. Bank "	1,000	1,200		
N. Y. C. & H. R. R. R. "	3,000	3,180	3,189 39	
Western Union Telegraph "	2,000	1,500		
Bagley & Sewall Co. "	23,700	23,700	10,000 00	
Totals ..	\$42,500	\$43,380	\$24,424 16	24,424 16
Cash in Company's principal office.				7,090 45
Cash deposited in bank.				185,687 37
Interest due and accrued on collateral loans.				1,110 12
Net cash in the hands of agents in course of transmission.				61,075 25
Bills receivable.				22,022 70
Rents due and accrued.				1,025 00
Assets of the Company at their actual value.				\$1,831,797 97

III. LIABILITIES.

Losses adjusted and unpaid.	\$12,475 86	
Losses reported and unadjusted.	26,778 00	
Losses resisted.	20,302 00	
Gross amount of unpaid losses.		\$59,555 86
Unearned premiums on risks, one year or less.	\$50,571 03	
Unearned premiums on risks, more than one year. ...	1,057,092 31	
Unearned premiums as computed above.		1,107,663 34
Cash dividends to stockholders remaining unpaid.		25 00
All other liabilities.		8,333 34
Total liabilities, except capital stock and surplus.		\$1,175,577 54
Capital stock.		500,000 00
Surplus beyond all liabilities.		156,220 43
Under special deposits in other States and Canada. ...	\$185,000 00	
Total liabilities, including capital and surplus.		\$1,831,797 97

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$803,256 78
Deduct reinsurance, rebate, abatement and return premiums.....	65,433 34
Actual cash premiums.....	\$737,823 44
Interest on bonds and mortgages.....	57,321 23
Interest on loans and dividends on stocks and bonds.....	23,299 97
Rents.....	5,928 90
Actual cash income.....	\$824,373 54

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (includ. \$24,713.02 occurring in prev. yrs.)..	\$418,261 09
Cash dividends.....	50,000 00
Commissions and brokerage.....	174,206 19
Salaries and fees.....	102,409 26
Taxes.....	14,335 18
All other payments.....	57,652 22
Actual cash expenditure.....	\$816,863 94

VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	Fire.	Premium.
In force on the 31st day of December of the preced- ing year.....		\$228,978,444	\$2,051,078 64
Written or renewed during the year.....		88,813,674	808,330 22
Total.....		\$317,792,118	\$2,859,408 86
Deduct those expired and marked off.....		83,002,201	707,710 72
In force at the end of the year.....		\$234,789,917	\$2,151,698 14
Deduct amount reinsured.....		897,855	7,619 49
Net amount in force.....		\$233,892,062	\$2,144,078 65

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$14,697,322	\$101,142 06	1-2	\$50,571 03
1883.....	Three years....	56,732,662	467,016 81	3-4	77,836 14
1884.....		62,147,233	546,246 45	1-6	273,123 22
1885.....		61,133,937	544,087 04	1-2	453,405 88
1881.....		7,040,524	90,580 33	7-8	9,058 03
1882.....	Five years	7,511,709	90,093 02	1-10	27,027 91
1883.....		8,034,761	96,459 56	3-10	48,229 78
1884.....		7,945,804	95,983 44	1-2	67,188 40
1885.....		8,648,110	112,469 94	7-10	101,222 95
Totals.....		\$233,892,062	\$2,144,078 65	....	\$1,107,663 34

Premiums received since the organization of the Company.....	\$10,121,483 80
Losses paid since the Company organized.....	4,765,737 80
Cash dividends paid stockholders.....	580,000 00
Stock dividends declared.....	400,000 00
Stock owned by directors at par value.....	258,600 00
Losses incurred during the year.....	429,826 93
Amount loaned to officers and stockholders.....	12,374 16
Special deposits for the exclusive protection of policy-holders in Canada, \$100,000, liabilities, \$100,000; Virginia, \$25,000, liabilities, \$25,000; North Carolina, \$10,000, liabilities, \$10,000; Oregon, \$50,000, liabilities, \$50,000.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$4,239,570 00
Premiums received.....	25,439 34
Losses paid.....	8,492 97
Losses incurred.....	8,582 97

AMERICAN INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, April 1, 1846.

FRED. H. HARRIS, *President.*J. H. WORDEN, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$600,000 00
---	--------------

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$385,305 68
Loans on bond and mortgage (first liens), not more than one year's interest due.....	678,521 75
Loans on bond and mortgage (first liens), more than one year's interest due.....	4,500 00
Interest due and accrued on bond and mortgage loans.....	13,170 12
Value of mortgaged premises (insured for \$836,325)	\$1,818,350 00

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c., reg.....	\$475,000 00	\$584,843 75	
“ 4 p. c., coupons....	25,000 00	30,781 25	
Totals	\$500,000 00	\$615,625 00	\$615,625 00
Cash in Company's principal office.....			10,905 52
Cash deposited in banks.....			25,240 35
Interest due and accrued on bonds.....			5,000 00
Net cash in the hands of agents in course of transmission.....			15,292 77
Rents due and accrued....			4,531 24
All other assets not admitted.....	\$60,929 65		
Assets of the Company at their actual value.....			\$1,758,092 43

III. LIABILITIES.

Losses adjusted and unpaid.....	\$5,934 81	
Losses reported and unadjusted.....	11,656 95	
Losses resisted.....	5,906 76	
Gross amount of unpaid losses.....	\$23,498 52	
Deduct reinsurance thereon.....	1,453 38	
Net amount of unpaid losses.....		\$22,045 14
Unearned premiums on risks, one year or less.....	\$142,703 54	
Unearned premiums on risks, more than one year....	127,909 13	
Unearned premiums as computed above.....		270,612 67
Cash dividends to stockholders remaining unpaid.....		12,743 90
Cash dividends to policy-holders remaining unpaid.....		7,824 00
Total liabilities except capital stock and surplus.....	\$313,225 71	
Capital stock.....	600,000 00	
Surplus beyond all liabilities.....	844,866 72	
Total liabilities, including capital and surplus.....		\$1,758,092 43

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$443,791 12	
Deduct reinsurance, rebate, abatement, and return premiums	74,508 52	
Actual cash premiums.....		\$369,282 60
Interest on bonds and mortgages.....		39,364 57
Interest on loans and dividends on stocks and bonds.....		30,250 00
Rents.....		9,120 67
Actual cash income		\$448,017 84

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$28,707.71 occurring in previous years).....	\$215,099 03
Deduct salvages and reinsurance	23,154 38
Net amount paid for losses.....	\$191,944 65
Cash dividends.....	92,189 25
Commissions and brokerage.....	59,883 37
Salaries and fees.....	38,795 05
Taxes.....	14,718 54
All other payments.....	30,735 49
Actual cash expenditure.....	\$428,266 35

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$51,430,290 19	\$458,518 98
Written or renewed during the year.....	48,024,820 00	446,752 27
Total.....	\$99,455,110 19	\$905,271 25
Deduct those expired and marked off.....	42,665,933 79	383,921 61
In force at the end of the year.....	\$56,789,176 40	\$521,349 64
Deduct amount reinsured.....	1,785,707 45	17,340 31
Net amount in force.....	\$55,003,468 95	\$504,009 33

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$31,079,964 38	\$285,407 09	1-2	\$142,703 54
1884.....	Two years.....	101,843 00	600 37	1-4	150 09
1885.....		152,016 87	837 32	3-4	627 98
1883.....	Three years....	4,003,737 82	34,060 38	1-6	5,676 73
1884.....		5,547,649 30	45,438 43	1-2	22,719 22
1885.....		7,159,861 98	62,494 31	5-6	52 078 58
1882.....	Four years.....	6,975 00	86 80	1-8	10 85
1883.....		11,100 00	180 68	3-8	67 75
1884.....		10,275 00	78 67	5-8	49 16
1885.....		119,850 00	1,071 82	7-8	937 84
1881.....	Five years.....	748,023 92	8,175 04	1-10	817 50
1882.....		848,560 34	9,417 02	3-10	2,825 11
1883.....		1,187,786 66	12,295 76	1-2	6,147 88
1884.....		1,696,985 69	18,201 64	7-10	12,741 15
1885.....		2,325,838 99	25,582 75	9-10	23,024 47
1882.....	Seven years....	3,000 00	81 25	3-7	34 82
Totals		\$55,003,468 95	\$504,009 33	....	\$270,612 67

Premiums received since the organization of the Company.....	\$4,603,356 98
Losses paid since the Company organized.....	1,460,131 50
Cash dividends paid stockholders.....	1,408,495 26
Stock dividends declared.....	600,000 00
Stock owned by the directors at par value.....	57,015 00
Losses incurred during the year.....	187,160 13

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$1,035,317 00
Premiums received.....	9,836 05
Losses paid.....	1,567 20
Losses incurred.....	1,542 20

AMERICAN FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, May 1, 1857.

JAMES M. HALSTED, *President.*DAVID ADEE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$400,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

II. ASSETS.

Loans on bond and mortgage (first lien), not more than one year's interest due.....	\$79,720 00
Interest due and accrued on bond and mortgage loan.....	729 12
Value of mortgaged premises (insured for \$79,720.00).....	\$184,500 00

Stocks and Bonds owned by the Company.

	Par value.	Market value.
UNITED STATES BONDS—		
United States 3 per cent.....	\$200,000 00	\$207,500 00
“ 4 per cent.....	300,000 00	372,375 00
“ 4½ per cent.....	100,000 00	112,750 00
RAILROAD BONDS—		
Delaware & Hudson Canal Co....	50,000 00	59,000 00
RAILROAD STOCKS—		
Delaware & Hudson Canal Co....	20,000 00	19,400 00
Rensselaer & Saratoga.....	40,000 00	64,000 00

	Par value.	Market value.	
GAS COMPANY STOCK—			
Consolidated Gas Co.....	\$71,000 00	\$69,580 00	
BANK STOCKS—			
National Bank of Commerce.....	10,000 00	15,800 00	
American Exchange National.....	25,000 00	32,000 00	
Merchants National.....	20,000 00	26,400 00	
Bank of State of New York.....	4,000 00	4,800 00	
Third National, ".....	10,000 00	10,000 00	
Mercantile Trust Co.....	10,000 00	15,000 00	
MISCELLANEOUS—			
New York West Shore certificates.	25,000 00	25,000 00	
Totals	\$885,000 00	\$1,033,605 00	\$1,033,605 00

Loans on Collateral.

	Par Value.	Market Val.	Amt. Loaned.	
Equitable Life Assurance Society	\$2,000	\$5,000	\$4,000	
Delaware & Hudson Canal Co..	35,000	33,950	20,000	
United States 4 per cent. bonds.	5,000	6,355	5,000	
Real Estate Exchange.....	2,000	2,000	1,500	
United States 4 per cent. bonds.	10,000	13,950	10,000	
Totals	\$54,000	\$61,255	\$40,500	40,500 00
Cash in Company's principal office.....				84,944 92
Cash deposited in bank.....				2,612 87
Interest due and accrued on collateral loans.....				1,210 40
Net cash in the hands of agents in course of transmission.....				16,321 99
Premiums unpaid more than three months due.....		\$1,636 82		
Assets of the Company at their actual value.....				\$1,259,644 30

III. LIABILITIES.

Losses adjusted and unpaid.....	\$18,112 58	
Losses reported and unadjusted.....	700 00	
Gross amount of unpaid losses.....		\$18,812 58
Unearned premiums on risks, one year or less.....	\$85,442 96	
Unearned premiums on risks, more than one year....	58,349 48	
Unearned premiums as computed above.....		143,792 44
Principal unpaid on scrip or certificates of profits.....		2,679 00
Interest due and remaining unpaid.....		6,069 30
Accrued for rent.....		1,667 00
All other demands against the Company.....		195 09
Outstanding scrip.....	\$303,536 00	
Liabilities, except capital stock, special funds, and surplus..		\$173,215 41
Capital stock.....		400,000 00
Special reserve fund of stockholders.....		200,000 00
Guarantee surplus fund.....		200,000 00
Surplus beyond all liabilities.....		286,428 89
Permanent reserve fund included in surplus represented by scrip.....	\$300,857 00	
Total liabilities, including capital and surplus.....		\$1,259,644 30

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$305,149 19	
Deduct reinsurance, rebate, abatement, and return premiums	59,611 93	
Actual cash premiums.....		\$245,537 26
Interest on bonds and mortgages.....		4,573 53
Interest on loans and dividends on stocks and bonds.....		45,578 54
From all other sources.....		1,038 05
Actual cash income.....		\$296,727 38

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$8,457.50 occur- ring in previous years).....	\$116,230 30	
Deduct salvage and reinsurance.....	22,122 40	
Net amount paid for losses.....		\$94,107 90
Cash dividends.....		40,000 00
Scrip or certificates of profits redeemed.....		11,705 80
Commissions and brokerage.....		45,557 17
Salaries and fees.....		37,821 92
Taxes.....		4 016 11
All other payments.....		23,939 94
Actual cash expenditure.....		\$257,148 84

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$52,120,371 00	\$266,589 58
Written or renewed during the year.....	70,468,507 00	311,019 71
Totals	\$122,588,878 00	\$577,609 29
Deduct those expired and marked off....	60,679,821 00	254,050 04
In force at the end of the year.....	\$61,909,057 00	\$323,559 25
Deduct amount reinsured.....	7,327,112 00	45,048 42
Net amount in force.....	\$54,581,945 00	\$278,510 83

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$35,087,488	\$170,885 93	1-2	\$85,442 96
1884.....	Two years.....	394,816	1,882 61	1-4	470 65
1885.....		292,745	1,068 81	3-4	801 60
1883.....	Three years....	4,671,958	23,072 18	1-6	3,845 39
1884.....		5,219,731	27,188 44	1-2	13,594 22
1885.....		6,504,314	32,869 27	5-6	27,391 05
1882.....	Four years.....	64,283	583 94	1-8	72 99
1883.....		117,516	782 13	3-8	293 34
1884.....		66,761	784 12	5-8	490 05
1885.....		22,100	185 65	7-8	162 40
1881.....	Five years.....	245,712	1,873 77	1-10	187 37
1882.....		398,641	2,911 27	3-10	873 36
1883.....		459,958	4,472 89	1-2	2,236 44
1884.....		543,718	5,121 02	7-10	3,584 70
1885.....		492,204	4,828 80	9-10	4,345 92
Totals.....		\$54,581,945	\$278,510 83	....	\$143,792 44

Premiums received since the organization of the Company.....	\$4,651,921 00
Losses paid since the Company organized.....	1,497,656 00
Cash dividends paid stockholders.....	1,078,000 00
Stock owned by directors at par value.....	114,650 00
Losses incurred during the year.....	103,536 88
Amount loaned to stockholders not officers.....	36,500 00

Scrip.

Balance of scrip outstanding and deliverable to policy-holders.....	\$303,536 00
Scrip not actually delivered.....	1,655 00
Scrip dividends declared during the year.....	2,705 00
Net cash participating premiums received during the year.....	5,626 64
Limit of scrip accumulation, before any redemption.....	300,000 00

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$694,361 00
Premiums received.....	6,608 65
Losses paid.....	3,101 99
Losses incurred.....	3,067 26

AMERICAN FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, March 12, 1810.

THOS H. MONTGOMERY, *President.*ALBERT C. L. CRAWFORD, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$137,100 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	364,089 50
Interest due and accrued on bond and mortgage loans.....	7,202 94
Value of lands mortgaged.....	\$227,315 00
Buildings (insured for \$323,200).....	483,350 00
Total	\$710,665 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 3 p. c., reg.....	\$130,000 00	\$134,875 00
“ 4½ p. c., reg., 1891.....	90,000 00	101,362 50
“ 4 p. c., reg., 1907... ..	30,000 00	37,537 50
Georgia 4½ p. c., 1915.....	25,000 00	26,500 00
RAILROAD BONDS—		
No. Pacific 1st m., gold, 1921, 6 p. c.....	40,000 00	44,500 00
Delaware mort., guar., 1895, 6 p. c.....	5,000 00	5,600 00
North Penn., 1903, 7 p. c.....	50,000 00	65,500 00
Sham. Val. & Potts. 1st m. 7 p. c., 1901.....	20,000 00	25,000 00
Phil. & Read. gen. m. 6 p. c., g., 1908.....	20,000 00	16,000 00
“ “ “ 7 p. c. cur... ..	125,000 00	96,250 00
N.Y., L. & W. 6 p. c 1st m., 1891, reg.....	50,000 00	62,000 00

	Par Value.	Market Value.
Steub. & Ind. 1st m. 5 p. c., series A	\$50,000 00	\$53,250 00
Penn. con. 6 p. c. mort., reg., 1905	20,000 00	24,400 00
“ gen. mort. reg., 6 p. c., 1910	35,000 00	45,850 00
Phila. & Erie 5 p. c. reg., 1920....	20,000 00	22,100 00
Norfolk & Western 6 p. c. 1st m. g., New River division, 1932.....	10,000 00	9,800 00
Hunt. & Broad Top con. 5 p. c., 1895	10,000 00	9,000 00
Phil., Wil. & Balt. 6 p. c. reg., 1892	10,000 00	11,000 00
Elmira & Williamsport 5 p. c.	1,000 00	1,050 00
N. Y. & Long Branch 5 p. c., 1931	15,000 00	15,062 50
N. Y., L. E. & W. 6 p. c., 1922, \$5,000,000.00 loan,	25,000 00	24,625 00
Del. & Rar. Canal and Cam. & Am. R.R. & Trans.Co.m., 6 p.c., 1889	24,000 00	25,920 00
No. Penn. 2d mort. 7 p. c., 1896..	4,000 00	5,080 00
Belt R. & Stk.Yd. 1st m. 6 p.c., 1911	20,000 00	21,200 00
Chic. & W.I. 1st m. g.l., 6 p.c., 1919	30,000 00	33,300 00
Phila. & Balt. Cent. 5 p.c., reg., 1911	25,000 00	25,208 33
Corning, Cow. & Ant. reg., 1898..	20,000 00	21,600 00
Phil.& Read. 5 p.c.m., 1st series, 1922	500 00	185 00
“ “ convert. adjust. scrip.	2,100 00	819 00
Delaware & Chesapeake 4 p.c., 1912	5,000 00	4,483 33
Lehigh Valley con. mort. loan, 6 p.c.	5,000 00	6,500 00
Texas & Pacific 1st mort. 6 p. c. gold loan (Eastern division)....	5,000 00	5,300 00
Virginia & Tennessee 5 p. c, 1906...	25,000 00	26,750 00
RAILROAD STOCKS—		
North Pennsylvania.....	5,000 00	7,000 00
MISCELLANEOUS—		
Susquehanna Canal Co.'s bds., 6 p.c.	7,000 00	1,750 00
Lehigh Coal & Navigation Co.'s loan, 1897, reg., 6 p.c.....	20,000 00	24,000 00
Lehigh Coal & Navigation Co.'s bonds, reg., 1914.....	20,000 00	22,400 00
Penn. Car Trust, series C., reg., 1891, 5 p. c.....	50,000 00	50,625 00
N. Y. & Pac. Car Trust Co., series A, 7 p. c., 1886	3,000 00	3,017 50
N. Y. & Pac. Car Trust Co., series D, 7 p. c., 1887.....	20,000 00	20,116 66
Railway Car Trust of Penn., 5 p.c.	20,000 00	20,250 00
Penn. Car Trust, ser. G, 3 yrs., 1886	25,000 00	25,104 16
Lou. & Nash. Car Trust Co., 1889.	10,000 00	10,150 00
Schuylkill Navigation Co.'s 1st m. bonds, 6 p. c., 1897.....	12,000 00	11,760 00
Totals	\$1,138,600 00	\$1,203,781 48
		\$1,203,781 48

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
United States 4 p. c. bonds.	\$1,000 00	\$1,251 25	\$5,000	
“ 4 p. c. bonds.	2,000 00	2,502 50		
Camden & Atlantic R.R. 7 p.c.bs.	1,000 00	1,180 00		
Lehigh Valley R. R. stock.	1,050 00	1,197 00	3,000	
Pennsylvania R. R. stock.	5,500 00	5,981 25		
N. O. Pac. R'y 6 p.c. con. g. m.bs.	25,000 00	14,250 00	42,500	
Tex. & Pac. R.R. 6 p.c. con. g. m.bs.	11,000 00	7,535 00		
Charleston, S.C., Mfg. & Min. stk.	20,300 00	37,555 00		
Ins. Co. of State of Penn. stock.	5,000 00	7,825 00	3,500	
Pennsylvania R. R. stock.	900 00	978 75	800	
Lykens Valley R. R. stock.	520 00	650 00		
Totals.	\$73,270 00	\$80,905 75	\$54,800	\$54,800 00
Cash in Company's principal office.				11,944 08
Cash deposited in bank.				101,912 49
Interest due and accrued on stocks and bonds.				300 00
Interest due and accrued on collateral loans.				1,225 94
Net cash in the hands of agents in course of transmission.				28,478 35
Rents and ground rent due and accrued.				7,597 27
Assets of the Company at their actual value.				\$1,918,432 05

III. LIABILITIES.

Losses adjusted and unpaid.	\$40,515 83	
Losses reported and unadjusted.	34,096 34	
Losses resisted.	29,699 30	
Gross amount of unpaid losses.	\$104,311 47	
Deduct reinsurance.	970 93	
Net amount of unpaid losses.		\$103,340 54
Unearned premiums on risks, one year or less.	\$392,930 66	
Unearned premiums on risks, more than one year.	219,689 97	
Unearned premiums as computed above.		612,620 63
Reclaimable on perpetual fire policies.		352,685 60
Cash dividends to stockholders remaining unpaid.		732 00
All other liabilities.		1,232 15
Total liabilities, except capital stock and surplus.		\$1,070,610 92
Capital stock.		400,000 00
Surplus beyond all liabilities.		447,821 13
Total liabilities, including capital and surplus.		\$1,918,432 05

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,157,335 04	
Deduct reinsurance, rebate, abatements, and return premiums.....	148,518 48	
Actual cash premiums.....		\$1,008,816 56
Interest on bonds and mortgages.....		18,750 23
Interest on loans and dividends on stocks and bonds.....		48,773 31
From all other sources.....		4,167 98
Deposit premiums received for perpetual risks.....	\$32,053 75	
Actual cash income.....		\$1,080,508 08

V. EXPENDITURE DURING THE YEAR.

Amt. paid for losses (including \$108,635.98 occurring in previous years).....	\$594,955 46	
Deduct salvages and reinsurance.....	16,838 54	
Net amount paid for losses.....		\$578,116 92
Cash dividends.....		27,713 00
Commissions and brokerage.....		192,674 04
Salaries and fees.....		131,403 54
Taxes.....		23,033 52
All other payments.....		2,019 52
Deposit premiums returned on perpetual risks.....	\$6,139 93	
Actual cash expenditure.....		\$954,960 54

VI. MISCELLANEOUS.

Risks and Premiums, Exclusive of Perpetual.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$85,322,071	\$1,017,811 21
Written or renewed during the year.....	86,948,402	1,137,164 96
Totals.....	\$172,270,473	\$2,154,976 17
Deduct those expired and marked off.....	75,875,700	929,063 37
In force at the end of the year.....	\$96,394,773	\$1,225,912 80
Deduct amount reinsured.....	2,510,034	37,914 24
Net amt. in force at end of the year	\$93,884,739	\$1,187,998 56

Perpetual Risks.

	Risks.	Total Deposits.
Perpetual risks in force on the 31st December, 1884.	\$13,209,821	\$352,962 23
Perpetual risks written during the year.....	1,165,450	32,053 75
Totals.....	\$14,375,271	\$385,015 98
Deduct those marked off.....	222,585	6,139 93
In force December 31, 1885.....	\$14,152,686	\$378,876 05

Recapitulation of Fire Risks and Premiums, Exclusive of Perpetuals.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$59,140,237	\$823,775 57	$\frac{1}{2}$	\$411,887 78
1884.....	Two years	146,432	1,095 42	$\frac{1}{4}$	273 86
1885.....		83,475	489 05	$\frac{3}{4}$	366 78
1883.....	Three years....	6,809,817	65,664 06	$\frac{1}{6}$	10,944 01
1884.....		7,929,133	81,476 23	$\frac{1}{2}$	40,738 12
1885.....		7,341,062	78,458 24	$\frac{5}{6}$	65,381 87
1882.....	Four years.....	210,051	938 19	$\frac{1}{8}$	117 27
1883.....		46,388	493 70	$\frac{3}{8}$	185 14
1884.....		80,420	867 14	$\frac{5}{8}$	542 00
1881.....	Five years.....	987,602	12,328 22	$\frac{1}{10}$	1,232 82
1882.....		2,564,323	27,409 50	$\frac{3}{10}$	8,222 85
1883.....		3,552,465	39,439 97	$\frac{1}{2}$	19,719 98
1884.....		3,706,844	43,860 35	$\frac{7}{10}$	30,702 25
1885.....		3,308,268	39,812 94	$\frac{9}{10}$	35,831 65
1879.....	Seven years....	32,900	732 50	$\frac{1}{12}$	52 32
1880.....		49,650	1,418 46	$\frac{3}{12}$	303 96
1881.....		48,900	771 75	$\frac{5}{12}$	275 60
1882.....		54,200	1,146 50	$\frac{1}{2}$	573 25
1883.....		133,056	2,702 92	$\frac{9}{12}$	1,737 63
1884.....		59,850	1,029 84	$\frac{11}{12}$	809 16
1885.....		67,150	1,287 00	$\frac{13}{12}$	1,195 07
1882.....	Eight years....	500	20 00	$\frac{9}{16}$	11 25
1881.....	Ten years.....	5,000	150 00	$\frac{11}{20}$	82 50
1882.....		22,000	233 00	$\frac{13}{20}$	151 45
1883.....		10,050	262 25	$\frac{15}{20}$	196 68
1884.....		5,000	50 00	$\frac{17}{20}$	42 50
		\$96,394,773	\$1,225,912 80	....	\$631,577 75
Deduct amount reinsured.....		2,510,034	37,914 24	$\frac{1}{2}$	18,957 12
Totals.....		\$93,884,739	\$1,187,998 56	....	\$612,620 63
Premiums received since the organization of the Company.....					\$11,040,260 55
Cash dividends declared.....					2,280,975 50
Stock owned by the directors at par value.....					18,800 00
Losses paid since the Company organized.....					6,602,373 13
Losses incurred during the year.....					571,785 30
Loaned to stockholders not officers.....					3,000 00
<i>Business in Connecticut, 1885.</i>					
Fire risks taken (no inland).....					\$2,099,889 00
Premiums received.....					23,100 15
Losses paid.....					16,110 47
Losses incurred.....					13,849 38

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

Commenced Business, February, 1853.

GEORGE T. CRANE, *President.*CHARLES CHRISTENSEN, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$600,000 00
Whole amount of capital actually paid up in cash.....	600,000 00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States, 6 p. c.....	\$100,000 00	\$133,000 00
Missouri, 6 p. c.....	379,000 00	428,850 00
RAILROAD BONDS—		
Missouri Pacific, 1st mort.....	51,000 00	54,060 00
“ “ 2d “	25,000 00	28,500 00
North Missouri, 1st mort.....	25,000 00	28,250 00
BANK STOCKS—		
Bank of Commerce, St. Louis....	21,200 00	97,520 00
Commercial, “	10,000 00	31,500 00
Third National, “	13,000 00	13,390 00
Mechanics, “	11,100 00	12,765 00
St. Louis National, “	5,000 00	6,150 00
MISCELLANEOUS—		
St. Louis Cotton Compress Co., bds.	31,500 00	28,350 00
St. Louis County Park, bds.....	15,000 00	18,450 00
Laclede Gas Light Co., bds.....	5,000 00	4,500 00
St. Louis Cotton Compress Co., stk.	31,600 00	25,280 00
Laclede Gas Light Co., stock....	26,700 00	24,030 00
St. Louis Gas Light Co., stock....	2,500 00	11,250 00
Totals.....	\$752,600 00	\$945,845 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
St. Louis Cot. Compress Co., bds.	\$50,000	\$45,000	} \$99,000	
St Louis Cot. Compress Co., stk.	50,000	40,000		
Texas & St. Louis R. R., bds...	100,000	50,000		
Totals	\$200,000	\$135,000	\$99,000	\$99,000 00
Cash in Company's principal office.....				22,175 55
Cash deposited in bank.....				49,047 56
Interest due and accrued on collateral loans.....				2,500 00
Net cash in the hands of Agents in course of transmission.....				46,090 82
Assets of the Company at their actual value.....				\$1,164,658 93

III. LIABILITIES.

Losses adjusted and unpaid.....	\$22,890 28	
Losses reported and unadjusted.....	26,436 00	
Losses resisted.....	14,410 21	
Gross amount of unpaid losses.....	\$63,736 49	
Deduct reinsurance	11,230 60	
Net amount of unpaid losses.....		\$52,505 89
Unearned premiums on risks, one year or less.....	\$188,954 02	
Unearned premiums on risks, more than one year....	137,580 75	
Unearned premiums as computed above.....		326,534 77
Total liabilities, except capital stock and surplus.....		\$379,040 66
Capital stock.....		600,000 00
Surplus beyond all liabilities.....		185,618 27
Total liabilities, including capital and surplus.....		\$1,164,658 93

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$588,728 04	
Deduct reinsurance, rebate, abatement and return premiums	102,443 04	
Actual cash premiums.....		\$486,284 09
Interest on loans and dividends on stocks and bonds.....		63,776 34
Actual cash income.....		\$550,060 43

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$51,858.56 occur- ring in previous years).....	\$317,029 02	
Deduct salvages and reinsurance.....	24,736 72	
Net amount paid for losses.....		\$292,292 30
Cash dividends.....		36,000 00
Commissions and brokerage.....		69,738 94
Salaries and fees.....		45,034 12
Taxes.....		9,831 07
All other payments.....		52,023 07
Actual cash expenditure		\$504,919 50

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year, net.....	\$45,063,929	\$641,440 05
Written or renewed during the year.....	43,521,584	579,398 32
Totals	\$88,585,513	\$1,220,838 37
Deduct those expired and marked off.	41,801,468	560,731 21
In force at the end of the year.	\$46,784,045	\$660,107 16
Deduct amount reinsured.....	1,282,908	20,467 39
Net amount in force.....	\$45,501,137	\$639,639 77

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$26,267,445	\$377,908 05	1-2	\$188,954 02
1884.....	Two years.....	78,109	952 10	1-4	238 02
1885.....		127,356	1,695 13	3-4	1,271 35
1883.....	Three years....	2,777,815	38,952 79	1-6	6,492 13
1884.....		3,764,397	45,949 71	1-2	22,974 85
1885.....		4,835,407	54,161 39	5-6	45,134 49
1882.....	Four years.....	44,175	612 52	1-8	76 56
1883.....		33,525	513 95	3-8	192 72
1884.....		39,510	501 63	5-8	313 50
1885.....		71,575	984 23	7-8	861 21
1881.....	Five years.....	1,210,049	19,504 32	1 10	1,950 43
1882.....		1,509 813	25,776 08	3-10	7,732 82
1883.....		1,424,352	24,150 43	1-2	12,075 21
1884.....		1,661,241	24,561 14	7-10	17,192 79
1885.....		1,656,368	23,416 30	9-10	21,074 67
Totals.....		\$45,501,137	\$639,639 77	....	\$326,534 77

Premiums received since the organization of the Company.....	\$8,832,717 51
Losses paid since the Company organized.....	4,694,471 38
Cash dividends paid stockholders.....	606,972 40
Stock owned by the directors at par value.....	57,500 00
Losses incurred during the year.....	285,151 90

Business in Connecticut, 1885.

Fire risks taken (no inland) admitted, 1886.....	None.
Premiums received.....	"
Losses paid.....	"
Losses incurred	"

AMERICAN EXCHANGE FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, March 1, 1859.

WILLIAM RAYNOR, *President.*

THOMAS CLARK, JR., *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$2,000,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$22,056 11
Loans on bond and mortgage (first liens), not more than one year's interest due.....	6,000 00
Interest due and accrued on bond and mortgage loans.....	120 00
Value of lands mortgaged.... }	
Buildings (insured for \$7,500) }	\$15,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 3 p. c., registered...	\$50,000 00	\$51,500 00	
“ “ 4 p. c., “ ...	90,000 00	110,925 00	
“ “ 4½ p. c., “ ...	20,000 00	22,600 00	
BANK STOCK—			
American Exchange	10,000 00	12,800 00	
MISCELLANEOUS—			
N. Y. Mutual Gas Co.....	10,000 00	13,800 00	
Western Union Telegraph bonds..	2,000 00	2,380 00	
Totals	\$182,000 00	\$214,005 00	214,005 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Home Fire Ins. Co.....	\$2,000	\$2,500	\$1,500
Central Park N. & E. R. R. Co.	1,000	1,100	2,500
American Loan & Trust Co....	2,000	2,040	
N. Y. & N. H. R. R.....	1,000	2,000	
Totals	\$6,000	\$7,640	\$4,700 4,700 00

Cash in Company's principal office.....	\$281 74
Cash deposited in bank.....	451 31
Interest accrued on stocks and bonds.....	250 00
Interest accrued on collateral loans.....	213 30
Net cash in the hands of Agents in course of transmission.....	5,663 75
Rents due and accrued.....	250 00
All other assets	401 34
Assets of the Company at their actual value.....	<u>\$254,392 55</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$660 00
Unearned premiums on risks, one year or less.....	15,680 89
Unearned premiums on risks, more than one year...	6,106 18
Unearned premiums as computed above	<u>\$21,786 37</u>
All other liabilities.....	500 00
Total liabilities, except capital stock and surplus.....	<u>\$22,946 37</u>
Capital stock.....	200,000 00
Surplus beyond all liabilities.....	31,446 18
Total liabilities, including capital and surplus.....	<u>\$254,392 55</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$51,984 14
Deduct reinsurance, rebate, abatement and return premiums	<u>12,000 88</u>
Actual cash premiums.....	\$39,983 26
Interest on bonds and mortgages.....	360 00
Interest on loans and dividends on stocks and bonds.....	7,365 78
Rents.....	470 00
Profits on securities sold.....	<u>19,057 75</u>
Actual cash income.....	<u>\$67,236 79</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$606.66 occurring in previous years).....	\$24,988 32
Deduct reinsurance.....	<u>2,226 54</u>
Net amount paid for losses.....	\$22,761 78
Cash dividends.....	20,000 00
Commissions and brokerage.....	5,988 79
Salaries and fees.....	12,650 00
Taxes.....	1,643 03
All other payments.....	<u>9,838 41</u>
Actual cash expenditure.....	<u>\$72,882 01</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$9,236,560	\$39,466 12
Written or renewed during the year.....	10,902,921	53,266 00
Total	\$20,139,481	\$92,732 12
Deduct those expired and marked off.....	9,901,683	43,426 70
In force at the end of the year.....	\$10,237,798	\$49,305 42
Deduct reinsurance	995,275	6,683 73
Net amount in force.....	\$9,242,523	\$42,621 69

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$6,963,606	\$31,360 37	1-2	\$15,680 19
1883.....	Three years.....	574,300	2,960 00	1-6	493 34
1884.....		670,340	3,100 00	1-2	1,550 00
1885.....		926,308	4,161 09	5-6	3,467 50
1885.....		2,500	18 75	5-8	16 41
1881.....	Four years.....	13,100	150 00	1-10	15 00
1882.....		13,300	100 00	3-10	30 00
1883.....		22,865	401 00	1-2	200 50
1884.....		....	....	....	....
1885.....		56,204	370 48	9-10	333 43
Totals		\$9,242,523	\$42,621 69	....	\$21,786 37

Premiums received since the organization of the Company.....	\$1,646,498 00
Losses paid since the Company organized.....	615,815 00
Cash dividends paid stockholders.....	405,000 00
Stock owned by the directors at par value.....	55,300 00
Losses incurred during the year.....	22,815 12
Loaned to officers and directors.....	4,000 00

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$193,835 00
Premiums received.....	1,641 12
Losses paid.....	1,000 00
Losses incurred.....	1,000 00

ATLANTIC FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business, June, 1852.

J. S. PARISH, *President*.T. W. HAYWARD, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$156,180 26
---	--------------

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS—			
Nat. Bank of Commerce, Providence	\$5,000 00	\$5,400 00	
Weybosset National, “	5,650 00	7,006 00	
Merchants “ “	10,000 00	12,400 00	
Fourth “ “	16,900 00	21,125 00	
R. I. Safe Deposit Co., “	1,000 00	1,100 00	
RAILROAD STOCKS—			
Chicago & Alton	14,300 00	20,020 00	
Michigan Central	20,000 00	14,600 00	
Totals	\$72,850 00	\$81,651 00	81,651 00
Cash in Company's principal office.....			799 72
Cash deposited in bank.....			7,552 05
Net cash in the hands of agents in course of transmission.....			2,992 65
Rents due and accrued.....			3,310 74
Assets of the Company at their actual value.....			\$252,486 42

III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,117 99
Losses reported and unadjusted.....	1,949 57
Losses resisted.....	1,500 00
Gross amount of unpaid losses.....	\$6,567 56

Unearned premiums on risks, one year or less.....	\$20,386 38	
Unearned premiums on risks, more than one year...	3,288 89	
Unearned premiums as computed above.....		\$23,675 27
Dividends unpaid.....		248 00
Due and accrued for salaries, rents, etc.....		700 00
Due for borrowed money.....		5,000 00
Total liabilities, except capital stock and surplus.....		\$36,190 83
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		16,295 59
Total liabilities, including capital and surplus.....		\$252,486 42

IV. INCOME DURING THE YEAR.

	Fire.	Marine.	
Premiums received in cash.....	\$47,929 51	\$1,346 95	
Deduct reinsurance, rebate, abate- ments, and return premiums...	6,114 83	850 37	
Actual cash premiums....	\$41,814 68	\$496 58	\$42,311 26
Dividends on stocks and bonds.....			3,768 71
Rents.....			10,294 60
Actual cash income.....			\$56,374 57

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine.	
Amt. pd. for losses (includ'g \$6,574.65 occurring in previous years)....	\$25,232 13	\$17 80	
Deduct salvages and reinsurance....	171 67	23 39	
Net amount paid for losses.	\$25,060 46	— \$5 59	\$25,054 87
Cash dividends.....			13,773 30
Commissions and brokerage.....			8,275 03
Salaries, fees, etc.....			8,794 73
Taxes.....			1,357 44
All other payments.....			4,277 67
Actual cash expenditure.....			\$61,533 04

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$4,427,923 32	\$54,740 50
Written or renewed during the year.....	4,519,753 70	48,460 49
Totals.....	\$8,947,677 02	\$103,200 99
Deduct those expired and marked off....	4,820,492 18	53,884 89
In force at the end of the year.....	\$4,127,184 84	\$49,316 10
Deduct amount reinsured.....	105,200 00	1,185 51
Net amount in force.....	\$4,021,984 84	48,130 59
	Marine and Inland.	Premiums.
Net amount in force at end of year....	None.	None.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fractions unearned.	Premiums unearned.
1885.....	One year or less.	\$3,404,729 84	\$40,772 76	1-2	\$20,386 38
1884.....	} Two years.....	500 00	1 75	1-4	44
1885.....		16,500 00	185 44	3-4	139 08
1883.....	} Three years....	100,600 00	1,277 99	1-6	213 00
1884.....		69,050 00	853 05	1-2	426 52
1885.....		19,500 00	244 17	5-6	203 48
1884.....	Four years.....	5,100 00	52 45	5-8	32 78
1881.....	} Five years.....	94,615 00	1,056 19	1-10	105 62
1882.....		95,150 00	1,053 45	3-10	316 03
1883.....		78,650 00	913 54	1-2	456 77
1884.....		61,590 00	763 25	7-10	534 28
1885.....		76,000 00	956 55	9-10	860 89
Totals.....		\$4,021,984 84	\$48,130 59	....	\$23,675 27

Premiums received since the organization of the Company.....	\$3,412,519 21
Losses paid since the Company organized.....	2,513,274 23
Cash dividends paid stockholders.....	391,000 00
Stock dividends declared.....	50,000 00
Stock owned by the directors at par value.....	50,833 33
Losses incurred during the year.....	23,446 96

Business in Connecticut, 1885.

Fire risks taken (no marine or inland).....	\$129,131 36
Premiums received.....	1,769 56
Losses paid.....	1,781 50
Losses incurred.....	4,099 49

BUFFALO GERMAN INSURANCE COMPANY,

BUFFALO, N. Y.

Commenced Business, February 16, 1867.

PHILIP BECKER, *President.*

OLIVER J. EGGERT, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$275,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	163,925 00
Interest accrued on bond and mortgage loans.....	1,089 16
Value of lands mortgaged.....	\$258,589 00
Buildings (insured for \$136,214.00).....	193,225 00
Total	\$451,814 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c., reg.....	\$220,000 00	\$259,600 00	
“ “ 4½ p. c., reg.....	40,000 00	44,600 00	
RAILROAD BONDS—			
Buffalo, N. Y. & Philadelphia....	52,000 00	52,000 00	
MISCELLANEOUS—			
German Y. M. A., Buffalo, 1st m.	25,000 00	25,000 00	
Tonawanda Gas Co., Tonawanda,			
N. Y., 1st mort. bonds.....	15,000 00	15,000 00	
City of Buffalo, N. Y., warrants..	7,596 40	7,596 40	
Totals	\$359,596 40	\$403,796 40	403,796 40

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Citizens Gas Co., Buff., 1st m. bds	\$30,000	\$30,000	\$24,000	
Third Nat. Bk., Buffalo, stock..	5,000	5,000	} 10,000	
German Bank, Buffalo, stock...	6,000	7,500		
Union Fire Ins. Co., Buff., stock.	2,000	2,200	1,800	
Village of Susp. Bdg., water bds	2,000	2,000	} 10,000	
Citizens Gas Co., Buff, 1st m. bds	10,000	10,000		
German Y. M. A., Buft., 1 m. bds	60,000	60,000	50,000	
Firemen's Fund Ins. Co., San Francisco, stock.....	3,000	3,000	2,000	
Manuf. & Trad. Bk., Buff., stk..	3,000	3,000	2,000	
Citizens Gas Co., Buff., 1st m. bds	4,000	4,000	3,000	
Totals	\$125,000	\$126,700	\$102,800	\$102,800 00
Cash in Company's principal office.....				3,557 22
Cash deposited in bank.....				140,899 00
Interest due and accrued on stocks.....				1,560 00
Interest due and accrued on collateral loans.....				60 00
Net cash in the hands of agents in course of transmission.....				31,756 50
Bills receivable, not matured.....				3,817 76
Rents due and accrued.....				687 57
Assets of the Company at their actual value.....				\$1,128,948 61

III. LIABILITIES.

Losses adjusted and unpaid.....	\$5,854 61	
Losses reported and unadjusted.....	15,857 10	
Losses resisted.....	1,112 37	
Net amount of unpaid losses.....		\$22,824 08
Unearned premiums on risks, one year or less.....	\$151,923 18	
Unearned premiums on risks, more than one year...	123,825 96	
Unearned premiums as computed above.....		275,749 14
Total liabilities except capital stock, special funds and surplus,		\$298,573. 22
Special reserve fund of stockholders.....		200,000 00
Guarantee surplus fund.....		200,000 00
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		230,375 39
Total liabilities, inc'g capital, special funds, and surplus,		\$1,128,948 61

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$489,078 85	
Deduct reinsurance, rebate, abatement, and return premiums	92,477 78	
Notes received for premiums unpaid..	\$3,817 76	
Actual cash premiums.....		\$396,601 07
Interest on bonds and mortgages.....		8,357 26
Interest on loans and dividends on stocks and bonds		21,636 89
From all other sources.....		17,166 64
Actual cash income.....		\$443,761 86

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$30,388.48 occurring in previous years).....	\$221,494 96	
Deduct salvages and reinsurance.....	1,221 50	
Net amount paid for losses.....		\$220,273 46
Cash dividends.....		30,000 00
Commissions and brokerage.....		79,057 40
Salaries and fees.....		19,570 58
Taxes.....		9,429 90
All other payments.....		23,580 64
Actual cash expenditure.....		\$381,911 98

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$48,922,255	\$507,580 28
Written or renewed during the year.....	44,638,735	485,968 18
Total.....	\$93,560,990	\$993,548 46
Deduct those expired and marked off.....	41,965,801	450,006 20
In force at the end of the year.....	\$51,595,189	\$543,542 26
Deduct amount reinsured.....	884,320	7,820 77
Net amount in force.....	\$50,710,869	\$535,721 49

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$27,914,863	\$303,846 37	1-2	\$151,923 18
1884.....	Two years.....	132,270	1,107 84	1-4	276 96
1885.....		111,165	1,015 90	3-4	761 93
1883.....	Three years.....	5,488,463	54,344 62	1-6	9,057 44
1884.....		6,793,041	67,039 05	1-2	33,519 53
1885.....		7,097,359	70,968 21	5-6	59,140 17
1882.....	Four years.....	52,150	547 03	1-8	68 38
1883.....		53,450	463 80	3-8	173 92
1884.....		59,065	565 60	5-8	353 50
1885.....		52,200	539 06	7-8	471 68
1881.....	Five years.....	452,041	4,914 41	1-10	491 44
1882.....		477,777	5,415 73	3-10	1,624 62
1883.....		625,594	7,714 29	1-2	3,857 14
1884.....		590,961	7,431 88	7-10	5,202 32
1885.....		810,470	9,807 70	9-10	8,826 93
Totals.....		\$50,710,869	\$535,721 49	....	\$275,749 14

Premiums received since the organization of the Company.....	\$4,081,157 86
Losses paid since the Company organized.....	1,938,621 87
Cash dividends paid stockholders.....	465,925 00
Stock owned by directors at par value.....	67,500 00
Loaned to officers and directors.....	136,500 00
Loaned to stockholders, not officers.....	11,000 00
Losses incurred during the year.....	211,606 69

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$602,835 00
Premiums received.....	5,542 20
Losses paid.....	7,608 26
Losses incurred.....	7,640 88

CITIZENS INSURANCE COMPANY,

CINCINNATI, OHIO.

Commenced Business, 1858.

F. X. RENO, *President.*JOHN B. ABERNATHY, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Stocks and Bonds Owned by the Company.

	Par Value.	Market Value.
UNITED STATES BOND—		
United States.....	\$13,500 00	\$16,740 00
BANK STOCKS—		
First National Bank, Cincinnati...	10,400 00	25,896 00
Third “ “ “ ...	22,500 00	27,000 00
Fourth “ “ “ ...	13,000 00	21,450 00
Nat. Lafayette “ “ ...	15,000 00	30,000 00

	Par Value.	Market Value.	
RAILROAD STOCKS—			
Cleveland & Pittsburgh	\$15,000 00	\$21,900 00	
Cincinnati, Hamilton & Dayton...	10,000 00	9,600 00	
RAILROAD BOND—			
Cin., Ham. & Indianapolis 1st mort.	2,000 00	2,280 00	
MISCELLANEOUS—			
Cin. Gas Light & Coke Co. stock..	27,100 00	52,574 00	
Cin. Street Railway Co. stock.....	9,400 00	9,400 00	
Security Ins. Co. of Cincinnati stock	1,000 00	850 00	
Ohio, Hamilton Co. expense bonds	1,500 00	1,635 00	
Hamilton Co. court house rebdg. bs.	15,000 00	15,450 00	
Totals	\$155,400 00	\$234,775 00	\$234,775 00
Cash in Company's principal office.....			581 70
Cash deposited in bank.....			21,854 60
Net cash in the hands of agents in course of transmission.....			7,372 82
Bills receivable, not matured, taken for premiums.....			852 26
All other assets.....			5,599 00
Premiums unpaid, more than three months due.....		\$238 66	
Assets of the Company at their actual value.....			\$271,035 38

III. LIABILITIES.

Losses adjusted and unpaid.....		\$61 31
Losses reported and unadjusted.....		671 25
Gross amount of unpaid losses.....		732 56
Unearned premiums on risks, one year or less.....	\$19,604 36	
Unearned premiums on risks, more than one year....	4,184 36	
Unearned premiums on inland navigation risks.....	938 75	
Unearned premiums as computed above.....		24,727 47
All other liabilities.....		2,449 06
Total liabilities, except capital stock and surplus.....		\$27,909 09
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		43,126 32
Total liabilities, including capital and surplus.....		\$271,035 41

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash.....	\$61,685 45	\$5,091 10	
Deduct reinsurance, rebate, abatements and return premiums.....	22,826 23	825 24	
Notes received for premiums, \$852.26			
Actual cash premiums.....	\$38,859 22	\$4,265 86	\$43,125 08
Interest on loans and dividends on stocks and bonds.....			10,042 78
Actual cash income.....			\$53,167 86

V. EXPENDITURE DURING THE YEAR.

	Fire.	Inland.	
Amount paid for losses (including \$6,- 950.20 occurring in previous years	\$23,431 70	\$4,615 45	
Deduct salvage and reinsurance.....	2,794 19	36 22	
Net amount paid for losses..	\$20,637 51	\$4,579 23	\$25,216 74
Cash dividends.....			8,000 00
Commissions and brokerage.....			5,738 22
Salaries and fees.....			7,385 00
Taxes.....			325 44
All other payments.....			3,421 00
Actual cash expenditure.....			\$50,086 40

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$1,629,586	\$24,124 79
Written or renewed during the year.....	4,716,926	66,669 66
Totals	\$6,346,512	\$90,794 45
Deduct those expired and marked off.	2,077,853	27,693 13
In force at the end of the year.....	\$4,268,659	\$63,101 32
Deduct amount reinsured.....	1,055,182	15,877 39
Net amount in force.....	\$3,213,477	\$47,223 93
	Marine and Inland.	Premiums.
Net amt. in force at end of year..	\$26,500 00	\$1,877 50

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$2,618,867	\$39,208 72	1-2	\$19,604 36
1883.....	Three years....	50,150	726 35	1-6	121 06
1884.....		42,900	485 33	1-2	242 67
1885.....		111,024	1,658 81	1-2	829 41
1881.....		55,166	649 07	1-10	64 90
1882.....	Five years.....	65,470	735 59	3-10	220 68
1883.....		61,200	995 16	1-2	497 58
1884.....		106,600	1,401 72	7-10	981 20
1885.....		102,100	1,363 18	9-10	1,226 86
Totals.....		\$3,213,477	\$47,223 93		\$23,788 72
Premiums received since the organization of the Company.....					Not reported.
Losses paid since the Company organized.....					"
Cash dividends paid stockholders.....					\$76,000 00
Stock owned by directors at par value.....					19,840 00
Losses incurred during the year.....					21,248 78

Business in Connecticut, 1885.

None. (Admitted in 1886.)

CITIZENS INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April 1837.

JAMES M. McLEAN, *President.*FRANK M. PARKER, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$2,500,000 00
Whole amount of capital actually paid up in cash	300,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered	\$107,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due	56,900 00
Interest due and accrued on bond and mortgage loans	284 50
Value of lands mortgaged	\$50,500 00
Buildings (insured for \$45,200)	69,500 00
Total	\$120,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 4 p. c., registered . . .	\$200,000 00	\$246,000 00
“ “ 4½ p. c., “ . . .	150,000 00	169,125 00
Virginia	10,000 00	2,500 00
RAILROAD BONDS—		
Lake Shore & Michigan Southern . . .	50,000 00	65,000 00
Mo., Kansas & Texas 7 per cent. . .	15,000 00	17,250 00
“ “ “ 6 per cent. . .	10,000 00	9,200 00
RAILROAD STOCKS—		
Union Pacific	20,000 00	11,100 00
N. Y. Central & Hudson River . . .	10,000 00	10,600 00
BANK STOCKS—		
National Citizens	24,500 00	30,625 00
National Bank of Commerce	10,000 00	16,000 00
Union Trust Company stock	10,000 00	36,000 00
Totals	\$509,500 00	\$613,400 00
		\$613,400 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Butchers & Drovers Bank stock..	\$1,050	\$1,500	\$900	
National Citizens Bank stock...	17,500	20,125	16,000	
Manhattan Life Insurance stock.	500	2,500	1,000	
L. S. & M. S. R. R. 7 p. c. bds.	40,000	52,000	38,000	
N.Y., Lack. & Western R. R. bs.	4,000	4,160	2,500	
St. L., I. M. & S. R. R. 5 p. c. bs.	35,000	31,000	50,000	
Western Union Telegraph stock.	13,000	9,620		
Chi. & Northwest'n common stk.	20,000	22,000		
Missouri Pacific R. R. stock....	10,000	11,300	35,000	
Michigan Central R. R. stock..	30,000	22,800		
N. Y., W. S. & B. R. R. bd. cer.	20,000	10,000		
Totals	\$191,050	\$187,005	\$143,400	\$143,400 00
Cash in Company's principal office.....				4,148 58
Cash deposited in bank.....				81,209 11
Interest due and accrued on stocks.....				4,532 50
Interest due and accrued on collateral loans.....				218 11
Net cash in the hands of agents in course of transmission.....				68,187 06
Rents due and accrued.....				892 51
Assets of the Company at their actual value.....				\$1,080,172 27

III. LIABILITIES.

Losses adjusted and unpaid.....	\$21,613 78	
Losses reported and unadjusted.....	32,562 08	
Losses resisted.....	10,251 82	
Gross amount of unpaid losses.....	\$64,427 68	
Deduct reinsurance.....	250 00	
Net amount of unpaid losses.....		\$64,177 68
Unearned premiums on risks, one year or less.....	\$267,358 77	
Unearned premiums on risks, more than one year...	149,075 02	
Unearned premiums as computed above.....		406,052 04
Cash dividends to stockholders remaining unpaid.....		153 10
Due and accrued for salaries, etc.		1,500 00
All other demands against the Company.....		1,350 00
Total liabilities, except capital stock and surplus.....		\$473,232 82
Capital stock.....		300,000 00
Surplus beyond all liabilities.....		306,939 45
Amount of such surplus which constitutes a permanent Reserve Fund, represented by scrip, which cannot be redeemed so as to diminish said reserve.....	\$150,000 00	
Under special deposits in other States.....	15,436 53	
Total liabilities, including capital and surplus.....		\$1,080,172 27

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$732,887 46	
Deduct reinsurance, rebate, abatement and return premiums.....	102,470 03	
Actual cash premiums		\$630,417 43
Interest on bonds and mortgages.....		3,978 67
Interests on loans and dividends on stocks and bonds.....		28,571 53
Rents.....		5,038 01
Profit on real estate sold.....		7,101 55
Actual cash income.....		\$675,107 19

V. EXPENDITURE DURING THE YEAR.

Amt. paid for losses (including \$61,001.15 occurring in previous years).....	\$384,705 66	
Deduct salvages and reinsurance.....	7,893 12	
Net amount paid for losses.....		\$376,812 54
Cash dividends.....		29,946 80
Commissions and brokerage.....		117,766 95
Salaries and fees.....		53,068 55
Taxes.....		18,775 68
All other payments.....		108,401 91
Actual cash expenditure.....		\$704,772 43

VI. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$86,160,031 32	\$804,281 98
Written or renewed during the year.....	82,593,520 58	745,154 96
Totals	\$168,753,551 90	\$1,549,436 94
Deduct those expired and marked off....	81,974,842 44	759,015 93
In force at the end of the year.....	\$86,778,709 46	\$790,421 01
Deduct amount reinsured.....	3,436,697 96	20,763 49
Net amount in force.....	\$83,342,011 50	\$769,657 52

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$56,511,885 08	\$534,717 55	1-2	\$267,358 77
1884.....	Two years.....	241,886 33	1,799 17	1-4	449 79
1885.....		85,650 00	379 30	3-4	284 48
1883.....	Three years....	5,186,914 45	32,914 61	1-6	5,485 77
1884.....		8,212,325 00	71,026 62	1-2	35,513 31
1885.....		9,305,858 11	71,333 51	5-6	59,444 59
1882.....	Four years.....	97,366 66	340 50	1-8	42 56
1883.....		69,438 90	340 99	3-8	127 87
1884.....		38,151 00	296 78	5-8	185 49
1885.....		49,050 00	400 57	7-8	350 50
1881.....	Five years.....	906,916 66	8,960 36	1-10	896 04
1882.....		1,197,945 14	10,455 29	3-10	3,136 59
1883.....		950,223 90	9,323 98	1-2	4,661 99
1884.....		1,887,666 00	24,112 85	7-10	16,879 00
1885.....		2,037,432 23	24,018 93	9-10	21,617 04
Totals.....		\$86,778,709 46	\$790,421 01	....	\$416,433 79

Premiums received since the organization of the Company.....	\$8,780,192 00
Losses paid since the Company organized.....	4,077,528 29
Cash dividends paid stockholders.....	1,700,550 00
Stock owned by directors at par value.....	53,760 00
Loaned to stockholders not officers.....	41,000 00
Losses incurred during the year.....	385,664 29
Special deposits for the exclusive protection of policy-holders in the States of Virginia, \$15,000, liabilities, \$6,094.73; Georgia, \$25,000, liabilities, \$4,235.79; North Carolina, \$10,000, liabilities, \$5,106.11.	

Business in Connecticut, 1885.

Fire risks taken (no inland)	\$1,328,288 15
Premiums received	14,628 02
Losses paid	6,784 19
Losses incurred	9,422 94

CITIZENS INSURANCE COMPANY,

PITTSBURGH, PENN.

Commenced Business, 1850.

WILLIAM G. JOHNSTON, *President.*WALTER MORRIS, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$108,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$230,649 97
Interest due and accrued on bond and mortgage loans.....	4,027 71
Value of lands mortgaged.....	\$652,800 000
Buildings (insured for \$212,850.00).....	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States registered.....	\$5,000 00	\$6,152 00
“ “ coupons.....	16,000 00	19,688 00
MUNICIPAL AND COUNTY BONDS—		
Allegheny City renewals.....	5,000 00	5,250 00
Allegheny County compromise....	1,000 00	1,150 00
RAILROAD BONDS—		
Pitts. & Birmingham Passenger...	1,500 00	1,725 00
Pittsburgh & Connellsville.....	1,000 00	1,100 00
Pittsburgh, New Castle & Lake Erie	3,000 00	3,585 00
RAILROAD STOCKS—		
Lawrence.....	1,550 00	1,922 00
Pitts., McKeesport & Youghiogheny	10,000 00	10,400 00
BANK STOCKS—		
First National, Allegheny.....	10,000 00	17,800 00
First National, Pittsburgh.....	5,600 00	9,856 00
Masonic, “.....	5,000 00	5,000 00
Citizens National, “.....	5,000 00	6,500 00

	Par Value.	Market Value.	
Allegheny Nat., Pittsburgh.....	\$10,000 00	\$13,000 00	
Duquesne " ".....	14,200 00	17,750 00	
Third " ".....	10,000 00	15,500 00	
Marine " ".....	10,000 00	10,200 00	
Mechanics " ".....	1,250 00	2,500 00	
Metropolitan Nat., ".....	10,000 00	10,000 00	
German National, Allegheny.....	2,500 00	2,875 00	
Safe Deposit Co.....	5,000 00	5,100 00	
MISCELLANEOUS—			
Springfield School bonds.....	4,000 00	4,040 00	
Howard " ".....	8,000 00	8,320 00	
Sixth Ward, Allegheny, School bds.	5,000 00	6,250 00	
German Evang'l Prot. Church bds.	5,000 00	5,200 00	
Point Bridge bonds.....	3,500 00	3,665 00	
Eagle Cotton Mills Co., stock....	1,000 00	500 00	
N. Y. & Cleveland Gas Coal Co., stk	750 00	850 00	
Allegheny Insurance Co., stock...	1,000 00	1,100 00	
Allegheny Suspension Bridge, stk.	2,500 00	8,000 00	
Birmingham Insurance Co., stock.	4,500 00	4,500 00	
Monongahela Insurance Co., stock.	1,250 00	1,275 00	
Totals	\$169,100 00	\$210,753 00	\$210,753 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Masonic Bank stock.....	\$4,450	\$4,450	\$10,699
Fifth Avenue Bank stock.....	2,500	2,500	
Mechanics National Bank stock	250	500	
Iron City National Bank stock..	700	1,400	
Peoples Insurance Co. stock....	1,750	2,660	5,000
United States registered bond..	5,000	6,150	
Marine National Bank stock....	1,500	1,500	950
City Insurance Co. stock.....	1,000	1,400	1,000
Allegheny Gas stock.....	1,925	3,080	2,100
Pitts. Nat. Bank of Com. stk..	25,000	35,000	18,000
Union Insurance Co. stock....	4,000	4,000	3,200
P., C. & St. L. R. R. Co. bond.	1,000	1,800	2,500
Mt. Oliver In. Plane Co. bonds.	2,000	2,000	
Monongahela Insurance Co. stk	6,000	6,000	5,000
Monongahela In. Plane Co. stk.	3,550	4,615	3,550
Allegheny Gas stock.....	6,725	10,760	9,500
Citizens National Bank stock...	500	650	500
Armenia Insurance Co. stock..	3,000	2,500	1,500
Ger. Nat. Bk., Allegheny, stock.	2,300	2,645	2,000
Fifth National Bank stock.....	10,000	12,000	10,000
Guarantee Co. of N. America stk	250	250	200
Totals	\$83,400	\$105,860	\$75,699 75,669 00

Cash in Company's principal office.....	\$4,253 48
Cash deposited in bank.....	25,351 59
Interest accrued on stocks and bonds.....	621 66
Net cash in the hands of agents in course of transmission....	23,341 54
Bills receivable, not matured, taken for premiums.....	910 00
Rents due and accrued.....	555 83
Assets of the Company at their actual value.....	<u>\$684,163 78</u>

III. LIABILITIES.

Losses reported and unadjusted.....	\$30,777 91
Unearned premiums on risks, one year or less.....	\$87,985 68
Unearned premiums on risks, more than one year....	58,062 72
Unearned premiums on inland navigation risks.....	<u>1,177 50</u>
Unearned premiums as computed above.....	\$147,225 90
Due for salaries, etc.....	500 00
Total liabilities, except capital stock and surplus.....	<u>\$178,503 81</u>
Capital stock.....	500,000 00
Surplus beyond all liabilities.....	5,659 97
Total liabilities, including capital and surplus.....	<u>\$684,163 78</u>

IV. INCOME DURING THE YEAR.

	Fire.	Inland.	
Premiums received in cash.....	\$251,039 61	\$3,881 77	
Deduct reinsurance, rebate, abatement and return premiums.....	28,260 42	.....
Actual cash premiums.....	\$222,779 19	\$3,881 77	\$226,660 96
Notes for premiums remaining unpaid.....		23,341 54	
Interest on bonds and mortgages.....			13,392 66
Interest on loans and dividends on stocks and bonds.....			14,234 28
Rents.....			<u>4,909 46</u>
Actual cash income.....			\$259,197 36

V. EXPENDITURE DURING THE YEAR.

	Fire.	Inland.	
Amt. paid for losses (including \$12- 938.66 occurring in previous yrs.	\$116,998 86	None.	
Total amount paid for losses.....			\$116,998 86
Cash dividends.....			15,000 00
Commissions and brokerage.....			46,454 23
Salaries and fees.....			11,832 42
Taxes.....			8,272 77
All other payments.....			<u>30,840 64</u>
Actual cash expenditure.....			\$229,398 92

CITIZENS INSURANCE COMPANY.

- VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$17,841,627 00	\$213,485 11
Written or renewed during the year.....	24,206,765 00	258,786 95
Totals	\$42,048,392 00	\$472,272 06
Deduct those expired and marked off.....	18,729,147 00	194,540 86
In force at the end of the year.....	\$23,319,245 00	\$277,731 20
Deduct amount reinsured.....	344,079 00	4,296 54
Net amount in force.....	\$22,975,166 00	\$273,434 66
	Marine and Inland.	Premiums.
Net amt. in force at end of the year,	\$38,500 00	\$2,355 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$15,297,253	\$175,971 37	1-2	\$87,985 68
1884.....	Two years.....	304,965	2,898 50	1-4	724 62
1885.....		110,047	1,078 97	3-4	809 23
1883.....	Three years....	1,362,864	15,900 50	1-6	2,650 08
1884.....		1,692,099	29,637 30	1-2	14,818 65
1885.....		3,214,144	35,398 80	5-6	29,499 00
1882.....	Four years.....	.....	.....	.....	.....
1883.....		12,400	134 79	3-8	50 55
1884.....		49,000	589 03	5-8	368 15
1885.....		50,132	614 20	7-8	537 42
1881.....	Five years.....	8,000	72 00	1-10	7 20
1882.....		8,500	161 50	3-10	48 45
1883.....		91,202	1,191 34	1-2	595 67
1884.....		349,940	4,269 79	7-10	2,988 79
1885.....		424,620	5,516 57	9-10	4,964 91
Totals.....		\$22,975,166	\$273,434 66	....	\$146,048 40
Premiums received since the organization of the Company.....					\$2,058,700 00
Losses paid since the Company organized.....					896,646 00
Cash dividends paid stockholders..					634,000 00
Stock owned by directors at par value.....					105,150 00
Loaned to officers and directors.....					25,150 00
Losses incurred during the year—fire, \$133,337.00; marine and inland, \$1,500.00.....					134,837 00

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$303,327 00
Premiums received.....	2,745 76
Losses paid.....	3,492 44
Losses incurred	3,492 44

CLINTON FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, July 11, 1850.

GEO. T. PATTERSON, JR., *President.*CHAS. E. W. CHAMBERS, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$250,000 00
---	--------------

II. ASSETS.

Loans on bond and mortgage (first liens).....	\$26,400 00
Interest due and accrued.....	111 66
Value of lands mortgaged, exclusive of buildings.	\$35,500 00
Value of buildings (insured for \$13,600.00).....	23,500 00
Total	\$59,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States reg., 4½ p. c., 1891.	\$130,000 00	\$146,900 00	
United States reg., currency 6s, 1897.	10,000 00	13,200 00	
United States reg., currency 6s, 1898.	54,000 00	71,820 00	
Legal Tender Notes.....	20,000 00	20,000 00	
RAILROAD BONDS—			
Central of N. Jersey adjustment...	1,000 00	1,070 00	
Central of N. Jersey debenture....	1,000 00	1,000 00	
Central of N. Jersey scrip	100 00	100 00	
RAILROAD STOCK—			
N. Y. Central & Hudson River....	70,000 00	74,550 00	
BANK STOCKS—			
American Exchange National.....	10,000 00	13,000 00	
Merchants “	2,850 00	3,206 00	
MISCELLANEOUS—			
Del. & Hudson Canal bonds, 1894.	40,000 00	48,000 00	
Totals	\$338,950 00	\$392,846 00	392,846 00

Cash in Company's principal office.....	\$10,367 95
Cash deposited in bank.....	1,002 93
Interest due and accrued on stocks, not included in market value...	1,465 00
Net cash in the hands of agents in course of transmission.....	27,816 24
Assets of the Company at their actual value.....	\$460,009 78

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,543 77
Losses reported and unadjusted.....	6,086 08
Losses resisted.....	3,200 00
Gross amount of unpaid losses.....	\$11,829 85
Deduct reinsurance.....	1,723 33
Net amount of unpaid losses.....	\$10,106 52
Unearned premiums on risks, one year or less.....	\$73,608 43
Unearned premiums on risks, more than one year...	29,870 25
Unearned premiums as computed above.....	103,478 68
Borrowed money.....	30,000 00
Total liabilities, except capital stock and surplus.....	\$143,585 20
Capital stock.....	250,000 00
Surplus beyond all liabilities.....	66,424 58
Total liabilities, including capital and surplus.....	\$460,009 78

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$284,969 82
Deduct reinsurance, rebate, abatement, and return premiums.....	48,745 13
Actual cash premiums.....	\$236,224 69
Interest on bonds and mortgages.....	1,340 00
Interest and dividends on stocks and bonds.....	15,338 17
Actual cash income.....	\$252,902 86

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$12,434.17 occur- ring in previous years).....	\$148,279 77
Deduct salvages and reinsurance.....	21,490 12
Net amount paid for losses.....	\$126,789 65
Cash dividends paid stockholders.....	25,000 00
Commissions and brokerage.....	40,973 99
Salaries, fees, etc.....	20,529 53
Taxes.....	4 743 96
All other payments.....	34,326 55
Actual cash expenditure.....	\$252,363 68

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$26,568,453 00	\$191,464 30
Written or renewed during the year.....	24,562,150 00	288,670 76
Totals	\$51,130,603 00	\$480,135 06
Deduct those expired and marked off....	17,275,248 00	244,902 27
In force at the end of the year.....	\$33,855,365 00	\$235,232 79
Deduct amount reinsurance.....	3,985,365 00	32,377 73
Net amount in force.....	\$29,870,000 00	\$202,855 06

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$21,986,750	\$147,216 86	1-2	\$73,608 43
1884.....	Two years.....	7,000	73 32	1-4	18 33
1885.....		16,000	80 52	3-4	60 40
1883.....		2,086,500	10,931 16	1-6	1,821 86
1884.....	Three years....	1,675,100	11,626 00	1-2	5,813 00
1885.....		2,252,400	16,692 24	5-6	13,910 21
1882.....	Four years.....	4,000	30 00	1-8	3 75
1883.....		6,000	28 00	3-8	10 50
1884.....		15,000	116 64	5-8	72 92
1885.....		5,000	24 50	7-8	21 44
1881.....		181,000	1,940 40	1-10	194 04
1882.....	Five years.....	350,600	2,631 30	3-10	789 40
1883.....		605,250	4,752 82	1-2	2,326 41
1884.....		577,400	6,060 80	7-10	4,242 54
1885.....		102,000	650 50	9-10	585 45
Totals.....		\$29,870,000	\$202,855 06	....	\$103,478 68

Premiums received since the organization of the Company.....	\$3,559,238 98
Losses paid since the Company organized.....	1,680,016 95
Cash dividends paid stockholders.....	1,085,000 00
Stock owned by the directors at par value.....	85,100 00
Losses incurred during the year.....	124,462 04

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$277,639 00
Premiums received.....	3,333 89
Losses paid.....	3,416 15
Losses incurred.....	3,586 15

COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

Commenced Business, June 1, 1859.

GARRET A. VAN ALLEN, *President.*RICHARD V. DEWITT, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$35,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	10,000 00
Interest due on mortgage loans.....	36 99
Value of lands mortgaged.....	\$12,250 00
Value of buildings (insured for \$9,500)...	13,250 00
Total	\$25,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States currency, 1899.....	\$200,000 00	\$262,000 00	
United States 4 per cent., coupon..	10,000 00	12,200 00	
BANK STOCKS—			
National Commercial, Albany....	15,000 00	30,000 00	
First National, "	15,000 00	24,000 00	
National Exchange, "	10,000 00	10,400 00	
N. Y. State National, "	4,000 00	6,400 00	
Albany City, " "	5,200 00	6,500 00	
National of Cohoes, N. Y.	5,000 00	5,000 00	
Totals	\$264,200 00	\$356,500 00	356,500 00

Loans on Collateral.

	Par Value.	Market Val.	Amt. Loaned.	
Saratoga & Mt. McGregor R. R.	\$4,000	\$3,900 }	\$4,000	
Wheeler & Milick Co., Albany..	2,000	1,000 }		
Albany Insurance Co., " ..	1,360	1,900	1,500	
Gold & Stock Telegraph Co....	1,300	1,100	1,000	
National Bank of Cohoes, N.Y.	11,000	11,000	10,000	
Totals	\$19,660	\$18,900	\$16,500	16,500 00

Cash in Company's principal office.....	\$413 53
Cash deposited in bank.....	30,280 51
Interest due and accrued on stocks.....	656 00
Net cash in the hands of agents in course of transmission.....	5,234 31
Rents due and accrued.....	93 23

Assets of the Company at their actual value.....	\$454,714 57
--	--------------

III. LIABILITIES.

Losses reported and unadjusted.....	10,290 00
Losses resisted.....	1,750 00
Gross amount of unpaid losses.....	\$12,040 00
Deduct reinsurance.....	140 00
Net amount of unpaid losses.....	\$11,900 00
Unearned premiums on risks, one year or less.....	\$58,929 16
Unearned premiums on risks, more than one year...	25,311 24
Unearned premiums as computed above.....	84,240 40
Taxes.....	400 00
Total liabilities, except capital stock and surplus.....	\$96,540 40
Capital stock.....	200,000 00
Surplus beyond all liabilities.....	158,174 17
Total liabilities, including capital and surplus.....	\$454,714 57

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$161,214 01
Deduct reinsurance, rebate, abatement, and return - premiums.....	20,749 98
Actual cash premiums.....	\$140,464 03
Interest on bond and mortgage loans.....	74 63
Interest on loans and dividends on stocks and bonds.....	18,053 08
Rents.....	1,546 20
Dividends of surplus on stocks of retiring National banks.....	7,760 00
Actual cash income.....	\$167,879 94

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$7,300.04 occurring in previous years).....	\$75,259 72
Deduct reinsurance.....	4,236 29
Net amount paid for losses.....	\$71,023 43
Cash dividends.....	16,000 00
Commissions and brokerage.....	26,011 49
Salaries and fees.....	10,658 96
Taxes.....	6,219 75
All other payments.....	6,734 24
Actual cash expenditure.....	\$136,647 87

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$15,570,568 00	\$171,073 84
Written or renewed during the year.....	15,598,046 00	159,672 59
Totals	\$31,168,614 00	\$330,746 43
Deduct those expired and marked off.....	14,705,926 00	153,703 28
In force at the end of the year.....	\$16,462,688 00	\$177,043 15
Deduct amount reinsured.....	1,239,752 00	11,235 77
Net amount in force.....	\$15,222,936 00	\$165,807 38

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$10,980,225	\$117,858 33	1-2	\$58,929 16
1884.....	Two years.....	9,600	65 97	1-4	16 49
1885.....		10,100	104 89	3-4	78 67
1883.....	Three years....	958,309	10,569 11	1-6	1,761 52
1884.....		1,069,131	12,140 85	1-2	6,070 42
1885.....		1,323,444	13,803 53	5-6	11,502 94
1882.....	Four years.....	2,200	20 50	1-8	2 56
1883.....		9,450	95 21	3-8	35 70
1884.....		19,200	193 50	5-8	120 93
1885.....		26,300	263 00	7-8	230 12
1881.....	Five years.....	180,053	2,165 98	1-10	216 59
1882.....		162,227	1,815 38	3-10	544 61
1883.....		139,001	2,401 17	1-2	1,200 58
1884.....		134,261	1,744 21	7-10	1,220 94
1885.....		199,435	2,565 75	9-10	2,309 17
Totals		\$15,222,936	\$165,807 38	....	\$84,240 40

Premiums received since the organization of the Company.....	\$3,847,014 00
Losses paid since the Company organized.....	2,556,948 00
Cash dividends paid stockholders.....	604,000 00
Stock owned by directors at par value.....	39,875 00
Loaned to officers and directors.....	10,000 00
Losses incurred during the year.....	75,829 65

Business in Connecticut, 1885.

Fire risks taken (no inland)	\$781,462 00
Premiums received.....	9,506 89
Losses paid.....	639 93
Losses incurred	690 93

COMMERCIAL INSURANCE COMPANY,

SAN FRANCISCO, CAL.

Commenced Business, March, 1872.

JOHN H. WISE, *President.*CHARLES A. LATON, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$2,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	190,604 58
Interest due and accrued on bond and mortgage loans.....	1,135 69
Value of lands mortgaged.....	\$415,550 00
Buildings (insured for \$166,525).....	276,900 00
Total	\$692,450 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
BONDS—			
United States 4-20's.....	\$50,000 00	\$61,750 00	
Shasta County, Cal.....	16,000 00	17,200 00	
Rocklin School District.....	5,000 00	5,100 00	
STOCKS—			
Merchants Exchange Bk., in liqd'n	190,000 00	39,900 00	
Spring Valley Water Works.....	20,500 00	19,680 00	
North Beach Mission R. R.....	12,000 00	12,000 00	
Totals	\$293,500 00	\$155,630 00	155,630 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
California Mfg. Co.....	\$12,000	\$12,000	\$4,000 4,000 00

Cash in Company's principal office.....	\$4,028 01
Cash deposited in bank.....	24,641 49
Interest due and accrued on stocks.....	979 16
Interest due and accrued on collateral loans.....	16 15
Net cash in the hands of agents in course of transmission.....	62,694 63
Bills receivable not matured.....	7,411 00
Assets of the Company at their actual value.....	<u>\$453,140 71</u>

III. LIABILITIES.

Losses reported and unadjusted.....	\$11,499 31
Unearned premiums on risks, one year or less.....	\$128,967 05
Unearned premiums on risks, more than one year....	17,691 35
Unearned premiums on marine risks.....	<u>1,031 26</u>
Unearned premiums as computed above.....	157,354 91
Return premiums.....	<u>1,802 77</u>
Total liabilities except capital stock and surplus.....	\$170,656 93
Capital stock.....	200,000 00
Surplus beyond all liabilities.....	82,483 72
Total liabilities, including capital and surplus.....	<u>\$453,140 71</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$373,308 89	\$40,204 34	
Deduct reinsurance, rebate, abatement and return premiums.....	52,796 62	6,226 68	
Actual cash premiums.....	<u>\$320,512 27</u>	<u>\$33,977 66</u>	\$354,489 93
Interest on bonds and mortgages.....			14,598 12
Interest on loans and dividends on stocks and bonds.....			5,938 36
All other sources.....			349 81
Notes received for premiums unpaid.....		\$7,411 00	
Actual cash income.....			<u>\$375,376 22</u>

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (inc'g \$26,493 occurring in previous years)....	\$195,747 23	\$17,388 43	
Net amount paid for losses.....			\$213,135 66
Cash dividends.....			24,000 00
Commissions and brokerage.....			67,760 61
Salaries and fees.....			26,829 50
Taxes.....			6,543 25
All other payments.....			<u>23,485 71</u>
% Actual cash expenditure.....			<u>\$361,754 73</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premium.
In force on the 31st day of December of the preceding year.....	\$15,171,952	\$270,772 51
Written or renewed during the year.....	24,624,543	394,738 31
Total.....	\$39,796,495	\$665,510 82
Deduct those expired and marked off.....	20,808,009	368,887 12
In force at the end of the year.....	\$18,988,486	\$296,623 70
Deduct amount reinsured.....	571,826	10,800 41
Net amount in force.....	\$18,416,660	\$285,823 29
	Marine and Inland.	Premiums.
In force at the end of the year...	\$279,541 00	\$20,361 76

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$17,223,015	\$268,130 65	1-2	\$134,065 33
1883.....	Three years....	299,997	5,151 10	1-6	858 52
1884.....		432,276	6,901 97	1-2	3,450 98
1885.....		900,443	13,768 85	5-6	11,474 04
1883.....	Five years.....	12,600	292 17	1-2	146 08
1884.....		12,050	240 70	7-10	168 49
1885.....		108,105	2,138 26	9-10	1,895 29
Totals.....		\$18,988,486	\$296,623 70	....	\$152,058 73
Premiums received since the organization of the Company.....					\$2,846,014 99
Losses paid since the Company organized.....					1,346,670 46
Cash dividends paid stockholders.....					452,000 00
Stock owned by directors at par value.....					117,800 00
Losses incurred during the year (fire \$186,003.02, marine and inland \$12,138.43).....					198,141 45
Special deposit for the exclusive protection of policy-holders in the State of Oregon, \$61,750; liabilities, \$12,410.06.					

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$166,783 00
Premiums received.....	2,439 69
Losses paid.....	685 90
Losses incurred.....	685 90

CONTINENTAL INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, January, 1853.

H. H. LAMPORT, *President.*CYRUS PECK, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$1,000,000 00
Whole amount of capital actually paid up in cash.	1,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.	\$674,500 00
Loans on bond and mortgage (first liens), not more than one year's interest due.	348,610 00
Interest due and accrued on bond and mortgage loans.	9,131 09
Value of lands mortgaged.	\$378,400 00
Buildings (insured for \$315,325).	447,700 00
Total	\$826,100 00

Stocks and Bonds owned by the Company.

	Par value.	Market value.
UNITED STATES AND STATE BONDS—		
United States reg. 6 p. c. cur.	\$900,000 00	\$1,198,610 00
“ reg. 4½ p. c. gold.	250,000 00	281,875 00
Alabama new, Class A, 1906.	10,000 00	10,000 00
S. Carolina 6 p. c. con. Brown, 1893,	12,000 00	12,720 00
Tennessee 3 p. c. settlement.	20,000 00	12,600 00
RAILROAD BONDS—		
Cedar Rapids, Ia. Falls & N. W. 1st guar. mort. 6 p. c., 1920, reg.	50,000 00	54,000 00
Central & Bkg. Co. of Ga., tripartite, 1st mort. 7 p. c., 1893, reg.	100,000 00	110,000 00
Chesapeake & Ohio 1st mort. 6 p. c. gold, 1908, series A.	50,000 00	52,000 00
Chic., Mil. & St. Paul 1st m. 6 p. c., 1910 (Chic. & Pac. div.), reg.	50,000 00	59,000 00

	Par Value.	Market Value.	
Chicago & N. W. 1st mort. sinking fund 6 p. c. reg., 1929	\$50,000 00	\$58,500 00	
Chicago, St. Paul, Minn. & Omaha 1st con. mort. 6 p. c., 1930, reg., Columbia & Greenville 1st mort. 6 p. c., 1916, reg.....	100,000 00	118,000 00	
Elmira, Cortland & Northern, pref., 1st mort. 6 p. c., 1914, reg.....	50,000 00	53,000 00	
Erie con. 1st m. 7 p. c., 1920, reg., Indiana, Bloomington & W., pref., 1st mort. 7 p. c., 1900, reg.....	50,000 00	50,000 00	
Milwaukee, Lake Shore & Western 1st con. mort. 6 p. c., 1921, reg., Morris & Essex 1st con. guar. mort. 7 p. c., 1915, reg.....	50,000 00	64,000 00	
N. Y., Lackawanna & Western 1st mort. 6 p. c., 1921, reg.....	135,000 00	156,600 00	
N. Y., L. E. & W. 1st mort. 6 p. c. prior lien, 1908, reg.....	50,000 00	56,500 00	
Pittsburg, Cleveland & Toledo 1st mort. 6 p. c., 1922.....	50,000 00	65,000 00	
St. Paul, Minnesota & Manitoba 6 p. c. (Dak. extension), 1910, reg.,	100,000 00	124,000 00	
RAILROAD STOCK—			
New York & Harlem.....	100,000 00	106,000 00	
BANK STOCKS—			
American Exchange National....	75,000 00	153,750 00	
Bank of America.....	25,000 00	31,750 00	
Bowery National.....	6,900 00	11,385 00	
Mechanics National.....	5,000 00	8,500 00	
Mercantile ".....	30,000 00	45,000 00	
Merchants ".....	25,000 00	30,000 00	
Metropolitan ".....	17,500 00	22,225 00	
Nassau.....	20,000 00	5,000 00	
Phoenix National.....	5,000 00	6,500 00	
St. Nicholas.....	14,000 00	14,420 00	
Central Trust Co.....	18,000 00	20,700 00	
MISCELLANEOUS—			
N. Y. Guar. & Indemnity Co., stk.,	20,000 00	68,000 00	
Totals	300 00	300 00	
	\$2,588,700 00	\$3,230,435 00	\$3,230,435 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Fidelity & Casualty Co., N. Y., stk.,	\$2,200	\$2,530	\$2,000	
" " " "	2,000	2,300	2,000	
" " " "	500	575	400	
First Nat. Bank of Saugerties stk.,	500	500	300	
Totals.....	\$5,200	\$5,905	\$4,700	4,700 00

Cash in Company's principal office.....	\$2,772 58
Cash deposited in bank.....	226,659 76
Interest due and accrued on stocks.....	50,083 50
Interest due and accrued on collateral loans.....	662 85
Net cash in the hands of agents in course of transmission.....	238,803 07
Bills receivable, not matured.....	335,121 14
Rents due and accrued.....	6,000 00
Assets of the Company at their actual value.....	<u>\$5,127,478 99</u>

III. LIABILITIES.

Losses reported and unadjusted.....	\$459,952 28
Losses resisted.....	<u>45,540 00</u>
Gross amount of unpaid losses.....	\$505,492 28
Deduct reinsurance.....	<u>35,086 46</u>
Net amount of unpaid losses.....	\$470,405 82
Unearned premiums on risks, one year or less.....	\$529,540 29
Unearned premiums on risks, more than one year....	1,679,918 07
Unearned premiums on inland navigation risks.....	<u>55,969 52</u>
Unearned premiums as computed above.....	2,265,427 88
Principal unpaid on scrip or certificates of profits.....	25,899 00
Interest due and remaining unpaid.....	6,389 04
Cash dividends to stockholders remaining unpaid.....	<u>477 40</u>
Liabilities, except capital, special funds, and surplus.....	\$2,768,599 14
Capital stock.....	1,000,000 00
Special reserve fund of stockholders.....	600,000 00
Guaranty reserve fund.....	600,000 00
Surplus beyond all liabilities.....	158,879 85
Amount of such surplus represented by scrip,	\$18,457 00
Special deposit in Georgia.....	<u>25,000 00</u>
Liabilities, including capital, special funds, and surplus,	\$5,127,478 99
Unearned premiums represented by instalment notes.	\$1,585,198 87

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Premiums received in cash, gross....	\$2,955,578 86	\$722,792 24
Deduct reinsurance, rebate, abate- ments, and return premiums....	<u>393,905 50</u>	<u>124,829 24</u>
Actual cash premiums....	\$2,561,673 36	\$597,963 00
Interest on bonds and mortgages.....		18,231 41
Interest on loans and dividends on stocks and bonds.....		170,251 34
Rents.....		<u>40,523 59</u>
Actual cash income.....		<u>\$3,388,642 70</u>

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.
Amt. paid for losses (includ'g \$396,- 083.83 occurring in previous yrs.), \$1,660,953 39	\$476,955 32	
Deduct salvages and reinsurance.... 138,078 59	54,804 34	
Net amount paid for losses. \$1,522,874 80	\$422,150 98	\$1,945,025 78
Cash dividends.....		153,861 40
Scrip or certificates of profit redeemed in cash.....		10,803 48
Commissions and brokerage.....		619,014 33
Salaries and fees.....		309,412 86
Taxes.....		82,145 09
All other payments.....		240,330 29
Actual cash expenditure.....		\$3,360,593 23

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$404,458,595	\$3,581,994 30
Written or renewed during the year.....	378,067,305	3,183,120 92
Totals.....	\$782,525,900	\$6,765,115 22
Deduct those expired and marked off.....	304,055,408	2,527,341 34
In force at the end of the year.....	\$478,470,492	\$4,237,773 88
Deduct amount reinsured.....	21,536,632	184,228 23
Net amount in force.....	\$456,933,860	\$4,053,545 65
	Marine and Inland.	Premiums.
In force at end of the year.....	\$3,601,809	\$111,939 04

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$163,353,296	\$1,059,080 58	1-2	\$529,540 29
1884.....	Two years.....	1,087,660	3,887 14	1-4	971 78
1885.....		1,412,795	6,775 09	3-4	5,081 32
1883.....	Three years....	43,591,495	345,086 80	1-6	57,514 47
1884.....		53,051,426	398,055 82	3-6	199,027 91
1885.....		53,412,979	383,538 29	5-6	319,615 24
1882.....	Four years.....	853,266	8,063 37	1-8	1,007 80
1883.....		1,037,123	10,309 34	3-8	3,866 00
1884.....		1,061,824	9,438 19	5-8	5,898 87
1885.....		769,924	7,406 67	7-8	6,480 83
1881.....	Five years.....	16,208,134	211,656 40	1-10	21,165 64
1882.....		18,793,631	255,613 28	3-10	76,683 98
1883.....		27,292,774	353,967 10	5-10	176,983 55
1884.....		35,037,187	474,900 72	7-10	332,430 50
1885.....		39,970,346	525,766 86	9-10	473,190 18
Totals.....		\$456,933,860	\$4,053,545 65	....	\$2,209,458 36

Premiums received since the organization of the Company.....	\$34,973,234 83
Losses paid since the Company organized.....	19,134,024 32
Cash dividends paid stockholders.....	4,037,747 36
Losses incurred during the year.....	2,020,963 24
Stock owned by directors at par value.....	202,800 00
Loaned to stockholders not officers	8,000 00
Amount deposited in Georgia for the protection of policy-holders in that State, \$25,000.	

Scrip.

Balance of scrip outstanding and deliverable to policy-holders.....	\$18,457 00
Scrip not actually delivered.....	None.
Scrip dividends declared during the year.....	None.
Earned premiums on which said scrip dividends were declared.....	None.
Limit of scrip accumulation, before any redemption.....	18,457 00

Business in Connecticut, 1885.

	Fire.	Marine and Inland.
Fire, marine and inland risks taken.....	\$4,733,533 00	262,172 00
Premiums received.....	51,308 19	3,220 28
Losses paid.....	28,856 06	2,674 97
Losses incurred	27,516 89	94 97

EQUITABLE FIRE AND MARINE INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business, September, 1860.

FRED. W. ARNOLD, *President.*JAS. E. TILLINGHAST, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$300,000 00
---	--------------

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$129,900 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	40,150 00
Interest accrued on bond and mortgage loans.....	400 00
Value of lands mortgaged.....	\$42,400 00
Buildings (insured for \$36,100).....	64,000 00
Total	\$106,400 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c., reg. coup...	\$50,000 00	\$61,625 00	
BANK STOCKS—			
Old National, of Providence.....	50,000 00	55,000 00	
Nat. Bank of Commerce, Prov....	17,000 00	18,350 00	
American National, Providence..	10,000 00	9,000 00	
Third “ “ ..	3,000 00	3,690 00	
Fourth “ “ ..	10,000 00	12,300 00	
First National, Warren, R. I.....	10,000 00	10,000 00	
RAILROAD BONDS—			
Union Pacific, 1st mortgage.....	25,000 00	28,500 00	
New York Elevated.....	25,000 00	30,875 00	
Pawtuxet Valley (end. by N. Y., Providence & Boston).....	22,000 00	27,610 00	
Quincy, Alton & St. Louis (end. by Chicago, Burlington & Quincy).	10,000 00	10,000 00	
RAILROAD STOCKS—			
N. Y. Central & Hudson River...	10,000 00	10,000 00	
Illinois Central.....	10,000 00	13,950 00	
Totals	\$252,000 00	\$291,460 00	\$291,460 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Mechanics National Bank.....	\$1,000	\$1,440	\$900	\$900 00
Cash in Company's principal office.....				2,123 92
Cash deposited in bank.....				32,722 45
Net cash in the hands of agents in course of transmission.....				20,937 75
Rents due and accrued.....				2,046 00
Premiums unpaid (more than three months due)....			\$416 79	
Assets of the Company at their actual value.....				\$520,640 12

III. LIABILITIES.

Losses adjusted and unpaid.....	\$730 00	
Losses reported and unadjusted	16,730 00	
Losses resisted	3,800 00	
Gross amount of unpaid losses.....		\$21,260 00
Unearned premiums on risks, one year or less.....	\$84,089 83	
Unearned premiums on risks, more than one year ...	31,081 61	
Unearned premiums on marine risks.....	1,776 61	
Unearned premiums as computed above.....		116,948 05
Cash dividends to stockholders remaining unpaid.....		903 10
Taxes, rent, etc.....		2,500 00
Total liabilities, except capital stock and surplus.....	\$141,611 15	
Capital stock.....	300,000 00	
Surplus beyond all liabilities.....	79,028 97	
Total liabilities, including capital and surplus.....		\$520,640 12

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$217,081 89	\$20,148 96	
Deduct reinsurance, rebate, abatements, and return premiums....	22,120 45	2,784 39	
Actual cash premiums.....	\$194,961 44	\$17,364 57	\$212,326 01
Interest on bonds and mortgages.....			2,212 91
Interest on loans and dividends on stocks and bonds.....			14,279 30
Rents.....			4,918 74
Actual cash income.....			\$233,736 96

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. pd. for losses (includ'g \$20,562.12 occurring in previous years)....	\$104,502 44	\$13,187 43	
Deduct salvage and reinsurance.....	2,003 10	3,077 76	
Net amount paid for losses.	\$102,499 34	\$10,109 67	\$112,609 01
Cash dividends.....			17,515 80
Commissions and brokerage.....			37,887 71
Salaries and fees.....			30,074 40
Taxes.....			8,297 88
Insurance on real estate.....			150 00
Actual cash expenditure.....			\$206,534 80

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$18,600,302 63	\$223,465 08
Written or renewed during the year.....	18,544,429 15	217,081 89
Totals.....	\$37,144,731 78	\$440,546 97
Deduct those expired and marked off.	17,758,060 61	207,606 80
In force at the end of the year.....	\$19,386,671 17	\$232,940 17
Deduct amount reinsured.....	224,935 75	2,008 81
Net amount in force.....	\$19,161,735 42	230,931 36
	Marine and Inland.	Premiums.
Net amount in force at end of year....	\$131,201 50	\$1,776 61

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One yr. or less.	\$13,391,714 71	\$168,179 66	1-2	\$84,089 83
1884.....	Two years.....	41,719 00	339 48	1-4	84 87
1885.....		90,695 00	727 99	3-4	545 99
1883.....	Three years....	583,752 30	5,680 00	1-6	946 66
1884.....		812,689 00	8,251 42	1-2	4,125 71
1885.....		788,613 83	9,028 69	5-6	7,523 91
1882.....	Four years.....	22,990 00	236 12	1-8	29 50
1883.....		73,927 50	843 53	3-8	316 33
1884.....		30,870 00	302 67	5-8	189 15
1885.....		40,350 00	507 33	7-8	443 88
1881.....	Five years.....	663,681 75	7,800 37	1-10	780 04
1882.....		627,669 50	6,778 75	3-10	203 36
1883.....		626,008 83	6,568 68	1-2	3,284 34
1884.....		642,969 50	7,550 66	7-10	5,285 46
1885.....		724,084 50	8,136 01	9-10	7,322 41
Totals.....		\$19,161,735 42	\$230,931 36	....	\$115,171 44
Premiums received since the organization of the Company.....					\$2,727,059 74
Losses paid since the Company organized.....					1,891,646 02
Cash dividends paid stockholders.....					383,000 00
Stock owned by the directors at par value.....					60,910 00
Loaned to officers and directors.....					900 00
		Fire.	Marine.	Total.	
Losses incurred during the year.....		\$100,073 17	\$13,386 35	\$113,459 52	

Business in Connecticut, 1885.

	Fire.	Marine and Inland.
Fire, marine and inland risks taken.....	\$591,840 83	\$8,860 00
Premiums received.....	6,775 03	44 30
Losses paid.....	2,193 25	None.
Losses incurred.....	2,443 25	None.

FARRAGUT FIRE INSURANCE COMPANY,

NEW YORK.

Commenced Business, January 30, 1872.

JOHN E. LEFFINGWELL, *President.*SAMUEL DARBEE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$6,000 00
Loans on bond and mortgage (first lien), not more than one year's interest due.....	9,900 00
Interest due and accrued on bond and mortgage loan.....	136 25
Value of lands mortgaged.....	\$8,000 00
Buildings (insured for \$10,000.00).....	10,500 00
Total.....	\$18,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States, 3 p. c. registered...	\$112,000 00	\$115,920 00
“ 4 p. c. “ ...	60,000 00	73,875 00
“ 4½ p. c. “ ...	50,000 00	56,375 00
RAILROAD STOCK—		
Brooklyn City R. R.....	1,850 00	3,792 50
BANK STOCKS—		
Fourth National.....	10,000 00	12,500 00
N. Y. Produce Exchange.....	5,200 00	5,720 00
Long Island Loan & Trust Co....	25,000 00	30,000 00
MISCELLANEOUS—		
Delaware & Hudson Canal Co. stk.,	20,000 00	19,350 00
Brooklyn Gas Light Co. stock....	11,250 00	14,287 50
Peoples Gas Light Co. stock....	10,000 00	8,500 00
Citizens Gas Light Co. stock....	4,000 00	3,400 00
Totals.....	\$309,300 00	\$343,720 00

343,720 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Bushwick R. R. Co. stock	\$300	\$525 00	\$300	
Exchange Fire Ins. Co. stk.	2,610	2,479 50	2,000	
Central National Bank stock.	3,900	4,290 00	3,900	
Am. Screw Co., Providence, stk.,	200	200 00		
Totals	\$7,010	\$7,494 50	\$6,200	\$6,200 00
Cash in Company's principal office.				590 19
Cash deposited in bank.				42,371 02
Interest due and accrued on collateral loans.				93 00
Net cash in the hands of agents in course of transmission.				20,054 32
Rents due and accrued, etc.				188 68
Assets not admitted (office furniture, etc).			\$4,649 55	
Assets of the Company at their actual value.				\$429,253 46

III. LIABILITIES.

Losses adjusted and unpaid.	\$108 43	
Losses reported and unadjusted.	6,175 65	
Losses resisted.	6,786 53	
Gross amount of unpaid losses.		\$13,070 61
Unearned premiums on risks, one year or less.	\$75,154 26	
Unearned premiums on risks, more than one year.	31,099 02	
Unearned premiums as computed above.		\$106,253 28
Due and accrued for salaries, etc.		2,108 33
Taxes.		900 00
Total liabilities, except capital stock and surplus.		\$122,332 22
Capital stock.		200,000 00
Surplus beyond all liabilities.		106,921 24
Total liabilities, including capital and surplus.		\$429,253 46

IV. INCOME DURING THE YEAR.

Premiums received in cash.	\$191,193 22	
Deduct reinsurance, rebate, abatement and return premiums	11,844 39	
Actual cash premiums.		\$179,348 83
Interest on bonds and mortgages.		545 19
Interest on loans and dividends on stocks and bonds.		15,048 77
Rents.		525 00
Actual cash income.		\$195,467 79

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$7,857.63 occurring in previous years).....	\$65,853 73
Cash dividends.....	20,000 00
Commissions and brokerage.....	27,190 10
Salaries and fees.....	22,920 00
Taxes.....	3,666 25
All other payments.....	17,628 72
Actual cash expenditure.....	\$157,258 80

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$29,087,248	\$190,829 55
Written or renewed during the year.....	27,080,585	193,207 84
Total.....	\$56,167,833	\$384,037 39
Deduct those expired and marked off.....	25,848,836	171,377 01
In force at the end of the year.....	\$30,318,997	\$212,660 38
Deduct amount reinsured.....	860,513	6,937 74
Net amount in force.....	\$29,458,484	\$205,722 64

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fractions unearned.	Premiums unearned.
1885.....	One year or less.	\$21,454,219	\$150,308 53	1-2	\$75,154 26
1884.....	Two years.....	7,400	98 00	1-4	24 50
1885.....		6,100	44 72	3-4	33 54
1883.....	Three years....	1,560,519	10,934 98	1-6	1,822 49
1884.....		1,984,538	13,746 76	1-2	6,873 38
1885.....		3,187,815	20,214 64	5-6	16,845 53
1882.....	Four years.....	36,400	383 25	1-8	47 90
1883.....		10,000	100 00	5-8	62 50
1884.....		1,675	16 78	5-8	10 49
1885.....		3,500	22 31	7-8	19 52
1881.....	Five years.....	163,782	1,554 42	1-10	155 44
1882.....		173,245	1,825 23	3-10	547 57
1883.....		326,099	1,656 50	1-2	828 25
1884.....		272,579	2,303 34	7-10	1,612 34
1885.....		266,113	2,445 68	9-10	2,201 11
1880.....	Seven years....	4,500	67 50	3-14	14 46
Totals.....		\$29,458,484	\$205,722 64	....	\$106,253 28

Premiums received since the organization of the Company.....	\$2,052,902 34
Losses paid since the Company organized.....	837,485 29
Cash dividends paid stockholders.....	334,000 00
Stock owned by the directors at par value.....	46,150 00
Losses incurred during the year.....	69,987 08
Amount loaned to officers and directors.....	7,700 00

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$320,932 00
Premiums received.....	3,601 27
Losses paid.....	1,871 82
Losses incurred	1,871 82

FIRE ASSOCIATION OF PHILADELPHIA,

PHILADELPHIA, PENN.

Commenced Business, September 1, 1817.

JESSE LIGHTFOOT, *President.*W. S. WINSHIP, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$500,000 00
---	--------------

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$70,800 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	1,005,960 94
Loans on bond and mortgage (first liens), more than one year's interest due (in process of foreclosure).....	1,600 00
Interest due and accrued on bond and mortgage loans.....	22,389 98
Value of mortgaged premises.....	\$1,706,383 00
Buildings (insured for \$794,345.00).....	1,353,579 00
Total	\$3,059,962 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p. c., reg.....	\$200,000 00	\$246,250 00
“ “ 4½ p. c., reg.....	132,000 00	148,665 00
MUNICIPAL BONDS—		
Camden 7 p. c., reg.....	6,000 00	6,480 00
Philadelphia city 6 p. c.....	402,600 00	523,727 00
Cincinnati 7 $\frac{3}{16}$ p. c. loan.....	125,000 90	162,500 00

	Par value.	Market value.
RAILROAD BONDS—		
Catawissa 7 p. c, reg.....	\$10,000 00	\$13,000 00
Lehigh Valley 7 p. c., reg.....	32,000 00	44,800 00
Shamokin Valley & Pottsville 7 p.c.,	20,000 00	25,000 00
Philadelphia & Erie 5 p. c.....	100,000 00	110,000 00
Belt R. R. & Stock Yards 6 p. c..	50,000 00	65,000 00
Philadelphia City Passenger 5 p. c.,	50,000 00	55,000 00
Louisville & Nashville 6 p. c.....	100,000 00	104,000 00
Texas & Pacific 6 p. c. con. mort..	50,000 00	34,000 00
“ “ 6 p. c. 1st mort...	13,000 00	13,780 00
Lehigh Valley 6 p. c.....	100,000 00	130,000 00
Pennsylvania gen. mort. 6 p. c....	58,000 00	75,400 00
“ con. mort. 6 p. c....	50,000 00	61,125 00
Pennsylvania 6 p. c.....	113,000 00	122,040 00
Northern Central 6 p. c.....	168,000 00	201,600 00
Huntington & Broad Top 1 m. 7 p.c.,	15,000 00	16,650 00
Phila. & Reading adj. scrip 6 p. c.,	10,000 00	3,800 00
“ “ gen. mort. 6 p. c.,	25,000 00	20,000 00
Northern Pacific land grant 6 p. c.,	25,000 00	27,000 00
RAILROAD STOCKS—		
Pennsylvania.....	151,500 00	163,620 00
Phila., Germantown & Norristown,	16,550 00	36,089 00
Chestnut Hill.....	3,500 00	7,630 00
MISCELLANEOUS—		
Masonic Temple 5 p. c.....	20,000 00	21,600 00
Fire Association stock.....	30,000 00	167,400 00
Lehigh Coal & Nav. 7 p. c. bonds..	100,000 00	127,000 00
Penn. & N. Y. Canal 7 p. c. bonds,	8,000 00	9,600 00
Car Trust of N.Y., No. 3, series G,	20,000 00	15,000 00
Phila. & Reading 6 p. c. car tr. cert.,	25,000 00	22,500 00
Peoria Mercan. Lit. Ass. 6 p. c. bds.,	25,000 00	25,000 00
Totals	\$2,254,150 00	\$2,805,246 00
		\$2,805,246 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Fire Association stock.....	\$1,950	\$10,881	\$5,450	5,450 00
Cash in Company's principal office.....				9,934 82
Cash deposited in bank.....				187,597 22
Interest due and accrued on stocks and bonds.....				18,166 50
Interest due and accrued on collateral loans.....				81 75
Net cash in the hands of agents in course of transmission.....				122,392 36
Rents due and accrued.....				944 50
Gross assets.....				\$4,250,564 07
Deduct value of Company's own stock owned.....				173,400 00
Assets of the Company at their actual value.....				\$4,077,164 07

III. LIABILITIES.

Losses adjusted and unpaid.....	\$62,150 81	
Losses reported and unadjusted.....	67,661 30	
Losses resisted.....	42,144 28	
Gross amount of unpaid losses.....	\$171,956 39	
Deduct reinsurance	10,467 38	
Net amount of unpaid losses.....		\$161,489 01
Unearned premiums on risks, one year or less.....	\$607,601 94	
Unearned premiums on risks, more than one year....	399,213 31	
Unearned premiums as computed above.....		1,006,815 25
Reclaimable on perpetual fire policies.....		1,798,467 73
Total liabilities, except capital stock and surplus.....		\$2,966,771 99
Capital stock, less 600 shares owned by Company.....		470,000 00
Surplus beyond all liabilities.....		640,392 08
Under special deposits in other States.....	\$38,039 00	
Total liabilities, including capital and surplus.....		\$4,077,164 07

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,749,639 78	
Deduct reinsurance, rebate, abatement and return premiums	214,644 17	
Actual cash premiums.....		\$1,534,995 61
Interest on bonds and mortgages.....		52,201 30
Interest on loans and dividends on stocks and bonds.....		143,305 57
Rents.....		5,102 29
All other sources.....		3,973 00
Deposit premiums received from perpetual risks....	\$55,465 08	
Actual cash income.....		\$1,739,577 77

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses occurring in previous years..	\$1,013,145 90	
Deduct salvages and reinsurance.....	33,863 60	
Net amount paid for losses.....		\$978,282 30
Cash dividends.....		200,000 00
Commissions and brokerage.....		318,885 85
Salaries and fees.....		105,753 57
Taxes.....		50,478 91
All other payments.....		25,567 24
Deposit premiums returned during the year.....	\$33,163 64	
Actual cash expenditure		\$1,679,967 87

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$241,642,250	\$3,827,157 00
Written or renewed during the year.....	139,084,872	1,757,163 05
Total	\$380,727,122	\$5,584,320 05
Deduct those expired and marked off.....	119,288,417	1,619,514 99
In force at the end of the year.....	\$261,438,705	\$3,964,805 06
Deduct reinsurance	1,330,521	18,554 73
Net amount in force.....	\$260,108,184	\$3,946,250 33

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$100,455,916	\$1,215,203 89	1-2	\$607,601 94
1884.....	Two years.....	202,977	2,423 36	1-4	605 84
1885.....		158,460	1,714 66	3-4	1,285 99
1883.....	Three years....	14,379,122	145,045 21	1-6	24,174 20
1884.....		14,539,040	145,229 89	1-2	72,614 94
1885.....		15,413,088	146,960 91	5-6	122,467 42
1882.....	Four years.....	368,608	17,948 08	1-8	2,243 51
1883.....		280,121	3,267 78	3-8	1,225 42
1884.....		322,452	3,619 26	5-8	2,262 04
1885.....		289,775	3,143 25	7-8	2,750 34
1881.....	Five years.....	4,416,432	58,057 57	1-10	5,805 75
1882.....		5,549,320	66,225 33	3-10	19,867 59
1883.....		5,207,084	66,354 11	1-2	33,177 05
1884.....		6,346,241	73,211 24	7-10	51,247 86
1885.....		6,010,032	66,094 85	9-10	59,485 36
.....	Perpetual.....	86,169,516	1,931,750 94	$\frac{9}{10}$ & $\frac{9}{100}$	1,789,467 73
Totals.....		\$260,108,184	\$3,946,250 33	....	\$2,805,282 98

Premiums received since the organization of the Company.....	\$18,640,945 00
Losses paid since the Company organized.....	10,210,904 00
Cash dividends paid stockholders.....	2,979,762 00
Stock owned by the directors at par value.....	80,450 00
Losses incurred during the year.....	966,900 19
Special deposits for the exclusive protection of policy-holders in Virginia, \$25,000.00, liabilities, \$19,493.00; Georgia, \$25,000.00, liabilities, \$7,758.00; North Carolina, \$10,000.00, liabilities, \$10,788.00.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$2,106,938 00
Premiums received.....	27,184 57
Losses paid.....	20,726 59
Losses incurred.....	20,676 52

FIREMAN'S FUND INSURANCE COMPANY,

SAN FRANCISCO, CAL.

Commenced Business, June 18, 1863.

D. J. STAPLES, *President.*WM. J. DUTTON, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$750,000 00
Whole amount of capital actually paid up in cash.....	750,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$320,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	155,618 00
Interest accrued on bond and mortgage loans.....	690 98
Value of lands mortgaged.....	\$397,600 00
Buildings (insured for \$101,350).....	165,000 00
Total.....	\$562,600 00

Stocks and Bonds owned by the Company.

	Par value.	Market value.
UNITED STATES BONDS—		
United States 4 per cent., reg.....	\$400,000 00	\$492,000 00
RAILROAD STOCKS—		
North Beach & Mission.....	10,000 00	9,900 00
Presidio & Ferries.....	30,000 00	13,500 00
California Street.....	37,000 00	35,150 00
Sutter Street.....	22,000 00	23,100 00
BANK STOCKS—		
First National, s. f.....	10,000 00	12,000 00
Oakland Bank of Savings.....	45,000 00	25,200 00
MISCELLANEOUS—		
Oakland City Gas Light Co. bonds..	25,000 00	25,500 00
California Dry Dock Co. bonds...	20,000 00	21,000 00
Market Street Cable R. R. bonds..	25,000 00	30,000 00
Pacific Rolling Mills bonds.....	7,000 00	7,280 00

	Par Value.	Market Value.	
Pacific Rolling Mills stock.....	\$15,000 00	\$13,500 00	
Judson Mfg. Co. stock.....	25,000 00	5,000 00	
California Dry Dock Co. stock...	10,000 00	4,000 00	
Pioneer Woolen Factory stock....	15,000 00	6,000 00	
Oakland Gas Light & Heat Co. stk.	25,000 00	8,500 00	
Totals.....	\$721,000 00	\$731,630 00	\$731,630 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Pacific Club, San Francisco.....	\$2,000	\$2,100	\$1,500	
Bank of Sonoma County.....	5,500	6,050	5,000	
Oakland Gas Light & Heat Co.	140,000	47,600	30,000	
Bank of Sonoma Co.....	33,000	36,300	26,000	
Savings & Loan Society.....	15,000	15,750	13,500	
Judson Manufacturing Co.....	13,000	2,600	8,500	
California Iron & Steel Co.....	20,000	400		
California Artificial Stone Co...	1,300	780		
Knappton Packing Co.....	1,000	1,200		
Assigned mortgage of real estate,	3,350	3,350	1,900	
Second mortgage of real estate.	3,000	3,000		
Sch. Dist. No. 7, Gal. Co., Mont.	9,000	9,000	26,000	
Sch. Dist. No. 1, Law. Co., Dak.	1,500	1,500		
Choteau Co., Montana.....	5,000	5,000	26,000	
Bank of Sonoma Co.....	29,000	31,900		
Assigned mortgage of real estate,	4,340	4,340		
Assigned mortgage of real estate,	4,500	4,500		
Totals.....	\$290,490	\$175,370	\$112,400	\$112,400 00
Cash in Company's principal office.....				4,177 59
Cash deposited in bank.....				130,936 11
Interest due and accrued on stocks.....				6,456 36
Interest due and accrued on collateral loans.....				1,084 20
Net cash in the hands of agents in course of transmission.....				99,252 90
Bills receivable, taken for fire, marine, and inland risks.....				44,445 04
Rents due and accrued.....				260 00
Reinsurance due from other companies.....				8,812 24
Assets of the Company at their actual value.....				\$1,615,763 42

III. LIABILITIES.

Losses adjusted and unpaid.....	\$14,256 45
Losses reported and unadjusted.....	46,427 76
Losses resisted.....	28,057 91
Gross amount of unpaid losses.....	88,742 12
Deduct reinsurance.....	6,889 70
Net amount of unpaid losses.....	\$81,852 42

Unearned premiums on risks, one year or less.....	\$269,304	21
Unearned premiums on risks, more than one year...	146,678	69
Unearned premiums on marine risks.....	109,602	94
Unearned premiums as computed above.....	\$525,585	84
All other demands against the Company.....	3,530	01
Total liabilities except capital stock and surplus.....	\$610,968	27
Capital stock	750,000	00
Surplus beyond all liabilities.....	254,795	15
Under special deposit in Oregon.....	\$13,641	07
Total liabilities, including capital and surplus.....	\$1,615,763	42

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$863,522	15	\$325,062 57
Deduct reinsurance, rebate, abate- ments, and return premiums...	210,657	85	135,280 78
Actual cash premiums.....	\$652,864	30	\$189,781 79
Interest on bonds and mortgages.....			18,644 05
Interest on loans and dividends on stocks and bonds.....			24,754 33
Rents.....			21,473 32
Actual cash income.....			\$907,517 79

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt.pd.for losses (includ'g \$78,777.86 occurring in previous years).....	\$346,574	80	\$248,176 99
Deduct salvages and reinsurance	51,820	34	100,719 75
Net amount paid for losses.	\$294,754	46	\$147,457 24
Cash dividends.....			90,000 00
Commissions and brokerage.....			106,166 12
Salaries and fees.....			81,784 91
Taxes.....			12,164 29
All other payments.....			97,782 99
Actual cash expenditure.....			\$830,110 01

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$55,560,738	87
Written or renewed during the year.....	62,339,412	86
Totals	\$117,900,151	73
Deduct those expired and marked off....	53,764,672	58
In force at the end of the year .. .	\$64,135,479	15
Deduct amount reinsured.....	4,813,245	89
Net amount in force.....	\$59,322,233	26
	Marine and Inland.	Premiums.
In force at the end of the year..	\$1,859,154	00
		\$109,602 94

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$38,429,547 39	\$538,608 43	1-2	\$269,304 21
1884.....	Two years.....	110,760 00	1,836 33	1-4	459 08
1885.....		249,631 00	2,752 59	3-4	2,064 44
1883.....	Three years....	4,535,972 81	55,594 41	1-6	9,265 73
1884.....		5,255,291 28	65,382 91	1-2	32,691 45
1885.....		6,791,308 57	85,479 24	5-6	71,232 70
1882.....	Four years.....	12,385 00	175 22	1-8	21 90
1883.....		22,850 00	257 47	3-8	96 54
1884.....		37,011 00	593 84	5-8	371 15
1885.....		37,476 00	415 11	7-8	363 21
1881.....	Five years.....	621,348 23	8,488 29	1-10	848 83
1882.....		573,258 50	7,469 54	3-10	2,240 85
1883.....		679,723 05	10,073 72	1-2	5,036 85
1884.....		874,098 76	11,904 10	7-10	8,332 87
1885.....		1,091,571 67	15,170 14	9-10	13,653 09
Totals		\$59,322,233 26	\$804,201 34	....	\$415,982 90
Premiums received since the organization of the Company.....					\$11,584,028 22
Losses paid since the Company organized.....					6,342,948 81
Cash dividends paid stockholders..					1,346,060 00
Stock owned by the directors at par value.....					136,800 00
Stock dividends declared.....					100,000 00
Losses incurred during the year—fire, \$288,514.49; marine and inland, \$156,305.45.....					444,819 94
Loaned to officers and directors.....					12,400 00
Loaned to stockholders not officers.....					15,000 00
Amount deposited in another State for security of all the Company's policy-holders.					25,000 00
Special deposit for the exclusive protection of policy-holders in the State of Oregon, \$50,000; liabilities, \$13,641.07.					

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$803,274 12
Premiums received.....	10,055 97
Losses paid.....	6,589 61
Losses incurred	7,196 30

FIREMEN'S INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, December 3, 1855.

S. R. W. HEATH, *President*.CHARLES COLYER, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$700,000 00
Whole amount of capital actually paid up in cash.....	600,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$133,265 06
Loans on bond and mortgage (first liens), not more than one year's interest due.....	687,534 00
Loans on bond and mortgage (first liens), more than one year's interest due (of which \$3,200 is in process of foreclosure).....	3,200 00
Interest due and accrued on bond and mortgage loans.....	12,271 05
Value of lands and buildings (buildings insured for \$884,890).....	\$1,672,600 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BOND—		
United States.....	\$30,000 00	\$39,450 00
RAILROAD BONDS—		
Morris & Essex, 1st con. guar. m..	50,000 00	65,000 00
Central of N. J., 1st con. ass'td m.	44,000 00	47,080 00
Central of N. J., adjustment m...	6,000 00	6,420 00
Orange & Newark Horse R. R. m.	40,000 00	44,000 00
Essex Passenger m.....	18,000 00	18,400 00
RAILROAD STOCKS—		
Morris & Essex.....	50,000 00	65,000 00
Delaware, Lackawanna & West'n.	50,000 00	62,500 00
Central of New Jersey.....	40,000 00	17,600 00
United N. J. R. R. & Canal Co...	13 900 00	28,495 00

	Par Value.	Market Value.	
BANK STOCKS—			
Newark City National.....	\$20,000 00	\$25,000 00	
Second "	20,000 00	24,000 00	
National Newark Banking Co....	20,000 00	26,600 00	
National State.....	25,550 00	30,660 00	
Essex County National.....	18,900 00	26,082 00	
German National.....	4,200 00	4,410 00	
MISCELLANEOUS—			
East Orange Township, bonds....	4,725 19	4,961 45	
American Insurance Co. stock. ..	20,000 00	34,000 00	
Newark Fire Insurance Co. stock	3,585 00	5,019 00	
Newark City " " " "	937 50	937 50	
Germania " " " "	1,400 00	1,000 00	
Citizens Gas Light Co. stock.....	11,850 00	14,812 50	
Paterson " " " "	10,000 00	10,000 00	
Newark " " " "	5,000 00	8,500 00	
Newark & Rosendale Cem. Co. stk.	3,600 00	4,320 00	
Totals	\$511,647 69	\$614,247 45	\$614,247 45

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
N. Y. & Cuba Mail S. S. Co. stk.	\$20,000	\$20,000 00	\$30,000	
Houston & Texas Cen. Ry. stk.	10,000	3,300 00		
Ocean S. S. Co., of Savannah, bds.	2,000	2,000 00		
U. S. & Brazil Mail S. S. Co. bds.	10,000	10,000 00		
Manufacturers Nat. Bank stock.	11,200	9,520 00	7,500	
Newark & Bl'mfield St. Ry. bds.	6,000	6,750 00	6,000	
Merchants Ins. Co. stock.....	5,000	7,000 00	5,900	
North Ward Nat. Bank stock...	2,000	2,000 00	1,800	
Citizens Gas Light Co. stock...	1,050	1,312 50	990	
Totals	\$67,250	\$61,882 50	\$52,190	52,190 00
Cash in Company's principal office				17,906 52
Cash deposited in bank.....				25,861 18
Interest due and accrued on collateral loans.....				414 23
Net cash in the hands of Agents in course of transmission.....				7,483 22
Rents due and accrued.....				483 67
Assets of the Company at their actual value.....				\$1,554,856 38

III. LIABILITIES.

Losses adjusted and unpaid.....	\$1,840 50	
Losses reported and unadjusted.....	10,673 91	
Gross amount of unpaid losses.....		\$12,514 41
Unearned premiums on risks, one year or less.....	\$110,727 87	
Unearned premiums on risks, more than one year....	70,029 99	
Unearned premiums as computed above.....		180,757 86

Principal unpaid on scrip or certificates of profit.....	\$2,122 00
Interest due and remaining unpaid.....	573 32
Total liabilities, except capital stock and surplus.....	\$195,967 59
Capital stock.....	600,000 00
Surplus beyond all liabilities.....	758,888 79
Total liabilities, including capital and surplus.....	\$1,554,856 38

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$304,492 82
Deduct reinsurance, rebate, abatements and return premiums.....	22,509 06
Actual cash premiums	\$281,983 76
Interest on bonds and mortgages.....	46,467 21
Interests on loans and dividends on stocks and bonds.....	33,464 52
Rents.....	8,836 14
From all other sources.....	41 12
Actual cash income.....	\$370,792 75

V. EXPENDITURE DURING THE YEAR.

Amt. paid for losses (including \$2,955.88 occurring in previous years).....	\$120,036 80
Deduct salvages and reinsurance.....	935 92
Net amount paid for losses.....	\$119,100 88
Cash dividends.....	90,000 00
Scrip redeemed in cash.....	10 54
Commissions and brokerage.....	46,253 12
Salaries and fees.....	17,103 98
Taxes.....	9,133 06
All other payments.....	11,409 70
Actual cash expenditure.....	\$293,011 28

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$33,673,321 00	\$292,869 25
Written or renewed during the year.....	33,783,159 00	306,137 76
Totals	\$67,456,480 00	\$599,007 01
Deduct those expired and marked off....	30,079,148 00	252,061 43
In force at the end of the year.....	\$37,377,332 00	\$346,945 58
Deduct amount reinsured.....	196,824 00	2,099 12
Net amount in force.....	\$37,180,508 00	\$344,846 46

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$23,330,562	\$221,455 73	1-2	\$110,727 87
1884.....	Two years.....	56,781	433 78	1-4	108 45
1885.....		74,371	459 35	3-4	344 51
1883.....	Three years....	2,479,574	20,314 46	1-6	3,385 74
1884.....		3,273,886	26,901 69	1-2	13,450 85
1885.....		4,105,353	34,365 67	5-6	28,638 06
1882.....	Four years.....	17,900	213 50	1-8	26 69
1883.....		24,850	269 45	3-8	101 04
1884.....		15,600	162 16	5-8	101 35
1885.....		22,600	188 71	7-8	165 12
1881.....	Five years.....	451,725	5,018 04	1-10	501 80
1882.....		546,300	6,003 36	3-10	1,801 01
1883.....		747,194	7,511 39	1-2	3,755 70
1884.....		832,055	8,722 92	7-10	6,106 04
1885.....		1,201,757	12,826 25	9-10	11,543 63
Totals		\$37,180,508	\$344,846 46	....	\$180,757 86
Balance of scrip outstanding and deliverable to policy-holders.....					\$2,122 00
Premiums received since the organization of the Company.....					4,030,542 13
Losses paid since the Company organized.....					1,425,497 18
Cash dividends paid stockholders.....					822,500 00
Stock dividends declared.....					450,000 00
Stock owned by directors at par value.....					335,370 00
Losses incurred during the year.....					128,659 41

Business in Connecticut, 1885.

Fire risks taken (no inland)	\$1,198,123 00
Premiums received	11,195 95
Losses paid	3,664 76
Losses incurred	3,664 76

FIRST NATIONAL FIRE INSURANCE COMPANY,

WORCESTER, MASS.

Commenced Business, January 1, 1869.

CHARLES B. PRATT, *President.*GEORGE A. PARK, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company.....	\$2,500 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	158,218 50
Interest due and accrued on bond and mortgage loans.....	2,875 74
Value of lands and buildings (buildings insured for \$64,800).....	\$280,600 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
RAILROAD BONDS—			
Boston, Barre & Gardner, 7 p. c....	\$20,500 00	\$24,190 00	
Nashua & Rochester, 5 p. c.....	11,000 00	11,666 00	
Worcester & Nashua, 5 p. c.....	500 00	530 00	
BANK STOCKS—			
First National, of Worcester.....	12,000 00	19,800 00	
Worcester National.....	3,000 00	4,200 00	
MUNICIPAL BOND—			
City of Worcester, 6 p. c.....	3,500 00	4,015 00	
Totals	\$50,500 00	\$64,395 00	64,395 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Peoples Savings Bank Book....	\$505	\$505	\$400	400 00
Cash in Company's principal office.....				5,347 52
Cash deposited in bank.....				27,523 84
Interest due and accrued on stocks and bonds.....				570 42
Interest due and accrued on collateral loans.....				18 86
Net cash in the hands of agents in course of transmission.....				12,195 14
Reinsurance due from another Company.....				1,158 00
Assets of the Company at their actual value.....				\$275,203 02

III. LIABILITIES.

Losses adjusted and unpaid.....	\$5,270 37	
Losses reported and unadjusted.....	1,450 00	
Losses resisted.....	1,250 00	
Gross amount of unpaid losses.....		\$7,970 37
Unearned premiums on risks, one year or less.....	\$35,614 19	
Unearned premiums on risks, more than one year...	15,134 77	
Unearned premiums as computed above.....		50,748 96
Total liabilities, except capital stock.....		\$58,719 33
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		16,483 69
Total liabilities, including capital and surplus.....		\$275,203 02

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$86,381 13	
Deduct reinsurance, rebate, abatement, and return premiums.....	6,775 48	
Actual cash premiums.....		\$77,605 65
Interest on loans and dividends on stocks and bonds.....		12,441 80
From all other sources.....		700 00
Actual cash income.....		\$90,747 45

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$10,294.15 occur- ring in previous years).....	\$47,077 84	
Deduct salvages and reinsurance.....	8 58	
Net amount paid for losses.....		\$47,069 26
Commissions and brokerage.....		14,245 49
Salaries, fees, etc.....		4,166 66
Taxes.....		975 20
All other payments.....		5,944 10
Actual cash expenditure.....		\$72,400 71

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$6,118,377	\$94,518 02
Written or renewed during the year.....	5,402,634	90,352 26
Totals	\$11,521,011	\$184,870 28
Deduct those expired and marked off.....	5,226,782	84,867 47
In force at the end of the year.....	\$6,294,229	\$100,002 81
Deduct amount reinsured.....	29,532	347 59
Net amount in force.....	\$6,264,697	\$99,655 22

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$4,026,610	\$71,328 38	1-2	\$35,614 90
1884.....	Two years.....	20,855	291 09	1-4	72 77
1885.....		17,250	207 10	3-4	149 33
1883.....	Three years....	271,425	3,361 77	1-6	560 29
1884.....		267,735	3,795 48	1-2	1,897 74
1885.....		331,648	4,595 28	5-6	3,829 40
1882.....	Four years.....	33,900	351 09	1-8	43 88
1883.....		39,245	391 15	3-8	146 67
1884.....		32,800	326 45	5-8	204 00
1885.....		35,550	424 18	7-8	371 16
1881.....	Five years.....	206,490	2,561 10	1-10	256 11
1882.....		220,248	2,603 11	3-10	780 93
1883.....		236,615	2,727 19	1-2	1,363 59
1884.....		225,399	2,818 64	7-10	1,973 02
1885.....		298,927	3,873 21	9-10	3,485 89
Totals.....			\$6,264,697	\$99,655 22	....	$50,748 96

Premiums received since the organization of the Company.....	\$1,941,212 95
Losses paid since the Company organized.....	1,281,192 11
Cash dividends paid stockholders.....	104,000 00
Stock dividends declared.....	50,000 00
Stock owned by directors at par value.....	89,200 00
Losses incurred during the year.....	43,658 00
Loaned to officers and directors.....	80,300 00
Loaned to stockholders not officers.....	1,500 00

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$125,415 00
Premiums received.....	1,912 97
Losses paid.....	2,116 70
Losses incurred.....	2,014 53

FRANKLIN FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, June, 1829.

JAS. W. McALLISTER, *President*.EZRA T. CRESSON, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$400,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$437,950 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	904,013 67
Interest due and accrued on bond and mortgage loans.....	14,850 83
Value of property (insured for \$986,247.30), \$2,166,195 00	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4½ per cent.....	\$200,000 00	\$225,750 00
MUNICIPAL BONDS—		
Philadelphia City 6 per c. (new)...	50,000 00	64,464 00
City of Camden 6 per cent.....	1,000 00	1,000 00
City of Pittsburg ext. 5 per cent..	8,000 00	8,240 00
RAILROAD BONDS—		
Lehigh Valley 6 per cent. con. reg.	12,000 00	15,600 00
“ “ 6 “ “ coup.	2,000 00	2,600 00
Chi. & West'n Ind. 1st m. 6 p. c.	16,000 00	17,920 00
Penn. Co. col. trust 4½ p. c. bds.	26,000 00	27,040 00
Delaware & Bound Brook 6 p. c..	8,000 00	10,640 00
St. P., Min. & Man. 1st m. g. 7 p. c.,	9,000 00	10,350 00
Stony Creek 7 p. c. coup.....	4,000 00	4,760 00
Bal. & Potomac 1st m. s. f. g. 6 p.c.	10,000 00	12,350 00
“ tunnel gold 6 p. c..	11,000 00	13,750 00
Penn. & N. Y. Canal & R. R. Co.		
7 per cent. 1896.....	7,000 00	8,400 00
Lehigh Valley con. m. st. g. 6 p. c.,	48,000 00	52,800 00

	Par Value.	Market Value.
West Jersey 7 per cent.	\$10,000 00	\$12,700 00
Philadelphia & Reading 7 per cent. .	17,000 00	19,890 00
Hestonville M. & F. P. P. Co. 6 p. c. .	10,000 00	11,500 00
Camden & Amboy 6 per cent.	5,000 00	5,400 00
Connecting 6 per cent.	20,000 00	24,200 00
Easton & Amboy 1st m. 5 per c. . .	25,000 00	27,750 00
Hunt'ton & Broad Top 1st m. 7 p. c.,	5,000 00	5,550 00
“ “ “ “ s. 7 p. c.,	5,000 00	5,550 00
Lehigh Valley 1st m. 6 p. c.	35,000 00	44,450 00
Elmira & Williamsport 5 p. c.	10,000 00	10,500 00
Phil., Wil. & Bal. 4 p. c. cer.	25,000 00	25,000 00
N. Y., Lack. & Western 6 p. c.	25,000 00	31,750 00
West Jersey con. 6 per cent.	22,000 00	25,080 00
New York Central ext. 5 per c. . .	25,000 00	26,250 00
Jacksonville & S. East'n g. m. 6 p. c.,	10,000 00	9,000 00
Harrisb'g, P. Mt. J. & L. ext. 4 p. c.,	25,000 00	26,250 00
Northern Central 2d m. 5 per c. . .	15,000 00	16,200 00
Phil., Wil. & Bal. 6 p. c. 1887.	10,000 00	10,400 00
W. Jersey & Atlantic 6 p. c. 1910. .	18,000 00	18,900 00
Louisville & Nashville g. m. 6 p. c.,	10,000 00	10,500 00
Steubenville & Ind. 1st m. 5 p. c. . .	30,000 00	33,000 00
Camden & Atlantic con. 6 p. c.	14,000 00	15,120 00
Northern Central con. g. m. 6 p. c.,	25,000 00	27,000 00
“ “ con. 4½ p. c.	10,000 00	10,700 00
Philadelphia & Erie gold 5 p. c. . .	10,000 00	11,100 00
Baltimore & Ohio.	24,500 00	26,215 00
River Front 1st m. 4½ p. c.	16,000 00	16,800 00
Lehigh Valley Coal Co., 5 p. c. reg.	20,000 00	21,000 00
RAILROAD STOCKS—		
Philadelphia, Wil. & Baltimore . . .	6,250 00	8,750 00
Mine Hill & Schuylkill Haven. . . .	25,000 00	30,000 00
BANK STOCK—		
Commercial National.	3,400 00	4,080 00
MISCELLANEOUS—		
Lehigh Coal & Nav. Co. loan '97,		
6 per cent. bonds.	3,300 00	3,927 00
Pennsylvania Company 6 p. c. bds.,	25,000 00	27,000 00
Penn. Salt Mfg. Co. 5 p. c. bds. . .	15,000 00	15,750 00
Ry. Car Trust of Penn. 5 per cent.		
series A, bonds.	6,000 00	6,060 00
Ry. Car Trust of Penn. 5 per cent.		
series C, bonds.	7,000 00	7,070 00
Penn. Car Trust, 7 yrs. series H, bs.,	8,000 00	8,160 00
“ “ “ 6 “ “ H, bs.,	16,000 00	16,320 00
“ “ “ 8 “ “ B, bs.,	1,000 00	1,020 00
“ “ “ 3 “ “ F, bs.,	12,000 00	12,120 00
Continental Hotel pfd. stock.	1,600 00	1,920 00
Penn. Co. for ins. on lives, &c.	5,000 00	20,800 00
Totals	\$1,023,050 00	\$1,166,396 00
		\$1,166,396 00

Loans on Collateral.

	Par Value.	Market Val.	Amt. Loaned.	
Pennsylvania R. R. Co. stock...	\$2,800	\$3,024	\$1,300	
Cert. of Dep., Ind. Nat. Bank..	20,000	20,000	20,000	
Northern Pacific R. R. Co. stk.	50,000	31,000	25,000	
Lehigh Coal & Nav. Co. stock..	5,000	4,800		
Pennsylvania R. R. Co. stock..	1,750	1,890	1,400	
“ “ “ “ ..	1,750	1,890	1,500	
N., Chatt. & St. L. 1st m. 6 p. c. bs.	20,000	20,000	25,000	
“ “ “ 7 “ ..	15,000	18,750		
Allegh'y Val. R. R. 1st m. 7 $\frac{1}{8}$ p. c. bs	53,000	62,540	50,000	
Pitts. & L. E. R. R. 1st m. 6 p. c.	25,000	29,500	25,000	
Standard Oil Trust stock.....	62,500	62,500	50,000	
Totals	\$256,800	\$255,894	\$199,200	\$199,200 00
Cash in Company's principal office.....				8,112 66
Cash deposited in bank.....				347,356 20
Interest accrued on collateral loans.....				403 27
Net cash in the hands of agents in course of transmission.....				51,973 34
Assets of the Company at their actual value.....				\$3,130,255 97

III. LIABILITIES.

Losses adjusted and unpaid.....	\$7,817 18	
Losses reported and unadjusted.....	20,110 91	
Losses resisted.....	9,846 13	
Gross amount of unpaid losses.....		\$37,774 22
Unearned premiums on risks, one year or less.....	\$179,249 34	
Unearned premiums on risks, more than one year...	242,919 99	
Unearned premiums as computed above.....		422,169 33
Reclaimable by perpetual fire policies		1,357,561 92
Unpaid dividends.....		360 00
Total liabilities, except capital stock and surplus.....		\$1,817,865 47
Capital stock.....		400,000 00
Surplus beyond all liabilities.....		912,390 50
Total liabilities, including capital and surplus.....		\$3,130,255 97

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$559,785 33	
Deduct reinsurance, rebate, abatement, and return premiums.....	71,330 58	
Actual cash premiums.....		\$488,454 75
Interest on bonds and mortgages.....		67,885 04
Interest on loans and dividends on stocks and bonds.....		42,399 78
Rents.....		20,289 36
From all other sources.....		2,598 82
Deposit premiums received for perpetual risks.....	\$42,828 75	
Actual cash income.....		\$621,627 75

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses.....	\$226,770 02
Cash dividends.....	80,040 00
Commissions and brokerage.....	74,782 41
Salaries and fees.....	53,217 22
Taxes.....	27,018 21
All other payments.....	76,914 83
Deposit premiums returned on perpetual risks.....	\$46,553 20
Actual cash expenditure.....	\$538,742 69

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$137,549,221 00	\$2,344,066 60
Written or renewed during the year.....	53,462,142 00	607,372 83
Totals.....	\$191,011,363 00	\$2,951,439 43
Deduct those expired and marked off....	53,427,080 00	604,978 88
In force at the end of the year.....	\$137,584,283 00	\$2,346,460 55
Deduct amount reinsured.....	1,588,703 00	\$19,541 91
Net amount in force.....	\$135,995,580 00	\$2,326,918 64

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$32,250,107	\$358,498 68	1-2	\$179,249 34
1884.....	Two years.....	121,539	1,409 45	1-4	352 36
1885.....		232,501	1,992 12	3-4	1,494 09
1883.....	Three years.....	8,194,087	87,821 48	1-6	14,636 91
1884.....		7,613,176	82,205 76	1-2	41,102 88
1885.....		7,496,068	78,799 25	5-6	65,666 04
1882.....	Four years.....	555,235	5,618 48	1-8	702 31
1883.....		534,662	5,801 38	3-8	2,175 52
1884.....		291,921	2,876 66	5-8	1,797 90
1885.....		285,717	3,055 94	7-8	2,673 93
1881.....	Five years.....	4,505,645	72,933 51	1-10	7,293 35
1882.....		4,738,214	53,681 97	3-10	16,104 57
1883.....		4,379,959	49,119 86	1-2	24,559 93
1884.....		3,184,725	38,129 48	7-10	26,690 63
1885.....		3,433,807	41,855 08	9-10	37,669 57
	Perpetual.....	59,766,920	1,462,661 45	$\frac{95}{100}$	1,357,561 92
Totals.....		\$137,584,283	\$2,346,460 55		\$1,779,731 25
Premiums received since the organization of the Company.....					\$24,250,950 36
Losses paid since the Company organized.....					13,350,528 43
Cash dividends paid stockholders.....					4,444,000 00
Stock owned by directors at par value.....					41,500 00
Losses incurred during the year.....					217,925 03

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$1,798,365 18
Premiums received.....	19,072 59
Losses paid.....	11,414 48
Losses incurred.....	12,463 29

GERMAN AMERICAN INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, March 7, 1872.

EMIL OELBERMANN, *President.*JAMES A. SILVEY, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value
UNITED STATES AND STATE BONDS—		
United States reg. 4 per cent.	\$1,530,000 00	\$1,881,900 00
United States reg. 4½ per cent. ...	210,000 00	236,775 00
United States currency 6 p. c.	160,000 00	210,000 00
United States reg. 3 p. c.	100,000 00	104,500 00
Missouri State 6 p. c. funding	25,000 00	28,750 00
RAILROAD BONDS—		
Chi. & Rock Island 1st m. 6 p. c. .	50,000 00	64,000 00
Cairo & Fulton 1st m. 7 p. c.	25,000 00	27,125 00
Chi., Mil. & St. Paul (I. & D. Div.)		
1st m. 7 p. c.	30,000 00	38,400 00
Chi., Mil. & St. Paul (La Crosse		
Division) 5 p. c.	60,000 00	63,000 00

	Par Value.	Market Value.
Chi. Mil. & St. Paul (I. & M. Div.)		
1st m. 7 p. c.	\$10,000 00	\$12,100 00
Central Pacific 1st m. 6 p. c.	50,000 00	56,000 00
Union Pacific 1st m. 6 p. c.	50,000 00	57,000 00
Kansas Pacific 1st m. 6 p. c., 1895,	25,000 00	28,250 00
Kansas Pacific 1st m. 6 p. c., 1896,	35,000 00	38,500 00
Kansas Pacific 1st m. 6 p. c., 1899,*	25,000 00	27,750 00
Chicago & Northw'n s. f. 5 p. c. .	70,000 00	77,000 00
Chicago & Northw'n s. f. 6 p. c. .	16,000 00	19,200 00
Chi. & Northw'n Debenture 5 p. c.,	40,000 00	42,000 00
St. Louis, Kansas City & Northern		
(real estate) 1st m. 7 p. c.	43,000 00	46,870 00
St. Louis, Kansas City & Northern		
(Omaha Division) 1st m. 7 p. c. .	50,000 00	45,500 00
Erie 1st m. con. 7 p. c.	100,000 00	128,000 00
Syracuse, Bin'n & N.Y. 1st m. 7 p.c.,	30,000 00	39,900 00
Little Miami 1st m. 5 p. c.	25,000 00	26,750 00
Louisville & Nash. g. m. 6 p. c. .	25,000 00	26,000 00
Louisville & Nash. Trust 6 p. c. .	25,000 00	25,000 00
N. Y., Lack. & West'n 1st m. 6 p. c.,	100,000 00	125,000 00
Chi., Bur. & Quincy Deb. 5 p. c. .	50,000 00	53,500 00
Missouri Pacific 1st m. 6 p. c.	50,000 00	54,000 00
N. Y., Chi. & St. Louis 1st m. 6 p.c.,	40,000 00	39,200 00
Missouri, Kan. & Tex. 1st m. 7 p.c.,	50,000 00	57,750 00
N. Y. C. & Hud. Riv. Deb. 5 p. c.,	100,000 00	109,000 00
Albany & Sus. 1st con. m. 6 p. c.,	75,000 00	88,125 00
St. Paul, Minneapolis & Manitoba		
1st con. m. 6 p. c.	30,000 00	34,500 00
Chi., Mil. & St. Paul (C. & P. W.		
Div.) m. 5 p. c.	20,000 00	20,500 00
Pennsylvania 4½ p. c.	55,000 00	55,550 00
Fargo & Southern 1st m. 6 p. c. .	25,000 00	28,000 00
RAILROAD STOCKS—		
New York & Harlem.....	100,000 00	212,000 00
Morris & Essex.....	20,000 00	26,000 00
Chi., Rock Island & Pacific.....	50,000 00	64,250 00
Illinois Central.....	50,000 00	70,000 00
Chicago, Burlington & Quincy....	2,000 00	2,740 00
Totals	\$3,626,000 00	\$4,390,385 00
Cash in Company's principal office.....		5,532 69
Cash deposited in banks.....		140,407 38
Interest due and accrued on stocks and bonds.....		875 00
Net cash in hands of agents in course of transmission ...		164,202 67
Assets of the Company at their actual value.....		\$4,701,402 74

III. LIABILITIES.

Losses adjusted and unpaid.....	\$53,183 95	
Losses reported and unadjusted.....	115,872 83	
Losses resisted.....	15,680 29	
Gross amount of unpaid losses.....	\$184,737 07	
Deduct reinsurance.....	17,770 82	
Net amount of unpaid losses.....		\$166,966 25
Unearned premiums on risks, one year or less.....	\$784,578 03	
Unearned premiums on risks, more than one year....	681,072 17	
Unearned premiums as computed above.....		1,465,650 20
Accrued for salaries, rents, etc.....		28,935 71
Liabilities, except capital, special funds and surplus	\$1,661,552 16	
Capital stock.....	1,000,000 00	
Special reserve fund of stockholders.....	500,000 00	
Guaranty surplus fund.....	500,000 00	
Surplus beyond all liabilities.....	1,039,850 58	
Under special deposits in various States.....	\$34,866 62	
Liabilities, including capital, special funds and surplus,		\$4,701,402 74

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,520,966 82	
Deduct reinsurance, rebate, abatement and return premiums.....	528,302 36	
Actual cash premiums.....	\$1,992,664 46	
Interest and dividends on stocks and bonds.....	169,543 35	
Actual cash income	\$2,162,207 81	

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$156,377.04 occur- ring in previous years).....	\$1,176,048 21	
Deduct salvages and reinsurance.....	143,571 52	
Net amount paid for losses.....	\$1,032,476 69	
Cash dividends.....	140,000 00	
Commissions and brokerage.....	305,066 53	
Salaries and fees.....	148,091 72	
Taxes.....	56,815 97	
All other payments.....	170,461 13	
Actual cash expenditure.....	\$1,852,912 04	

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$320,908,421	\$2,684,125 54
Written or renewed during the year.....	331,578,534	2,562,569 60
Total	\$652,486,955	\$5,246,695 14
Deduct those expired and marked off.....	295,859,669	2,262,107 09
In force at the end of the year.....	\$356,627,286	\$2,984,588 05
Deduct amount reinsured.....	22,626,971	209,790 22
Net amount in force.....	\$334,000,315	\$2,774,797 83

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$179,568,664	\$1,569,156 06	1-2	\$784,578 03
1884.....	Two years.....	995,753	8,172 41	1-4	2,043 10
1885.....		3,315,427	27,643 18	3-4	20,732 38
1883.....	Three years....	24,401,682	190,191 10	1-6	31,698 52
1884.....		29,944,826	232,319 09	1-2	116,159 54
1885.....		53,847,357	333,517 43	5-6	277,931 20
1882.....	Four years.....	357,722	3,681 27	1-8	460 16
1883.....		515,752	4,352 06	3-8	1,632 03
1884.....		643,276	4,972 91	5-8	3,108 05
1885.....		660,259	6,337 58	7-8	5,545 33
1881.....	Five years.....	5,261,528	57,484 36	1-10	5,748 43
1882.....		6,228,106	64,994 22	3-10	19,498 26
1883.....		7,763,929	78,257 69	1-2	39,128 85
1884.....		8,649,355	84,801 43	7-10	59,360 98
1885.....		11,846,679	108,917 04	9-10	98,025 34
Totals		\$334,000,315	\$2,774,797 83		\$1,465,650 20

Premiums received since the organization of the Company.....	\$17,295,486 48
Losses paid since the Company organized.....	8,006,702 65
Cash dividends paid stockholders.....	1,390,000 00
Stock owned by directors at par value.....	326,400 00
Losses incurred during the year.....	1,175,903 16
Special deposit for the exclusive protection of policy-holders in the States of Oregon, \$50,000, liabilities, \$6,673.74; North Carolina, \$10,000, liabilities, \$12,515.57; Georgia, \$25,000, liabilities, \$12,861.03; Virginia, \$50,000, liabilities, \$2,816.28.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$3,536,315 00
Premiums received.....	36,312 32
Losses paid.....	24,918 55
Losses incurred.....	29,455 55

GERMANIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, March, 1859.

RUDOLPH GARRIGUE, *President.*HUGO SCHUMANN, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$538,454 08
Loans on bond and mortgage (first liens), not more than one year's interest due.....	94,500 00
Interest due and accrued on bond and mortgage loans.....	2,775 00
Value of lands mortgaged.....	\$90,500 00
Buildings (insured for \$82,000.00).....	92,000 00
Total	\$182,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 3 p. c. reg.....	\$835,000 00	\$858,812 50
“ 4 p. c. reg.....	130,000 00	161,362 50
“ 4½ p. c. reg.....	35,000 00	39,418 75
Mississippi 4 p. c.....	20,000 00	20,000 00
RAILROAD BONDS—		
St. Paul, Minn. & Manitoba 7 p. c.,	16,000 00	18,480 00
Morris & Essex 7 p. c.....	50,000 00	65,000 00
Central Pacific of Cal. 6 p. c. gold,	40,000 00	46,000 00
Chic., Burl. & Quincy 7 p. c.....	25,000 00	34,250 00
Hannibal & St. Joe 6 p. c.....	10,000 00	11,850 00
Chicago, Mil. & St. Paul (Chic. & Pac., West Div.) 5 p. c.....	10,000 00	10,512 50
Chicago & Northwestern 7 p. c...	25,000 00	32,500 00
Chicago, Rock Island & Pac. 6 p. c.,	25,000 00	32,750 00
Union Pacific (Eastern Div.) 6 p. c.,	25,000 00	27,500 00

	Par Value.	Market Value.
L. S. & Mich. Southern reg. 7 p. c.,	\$9,000 00	\$11,430 00
“ “ coup. 7 p. c.,	16,000 00	20,800 00
Chic., St. L. & New Orleans 5 p. c.,	25,000 00	27,750 00
Baltimore & Ohio 5 p. c.	25,000 00	26,937 50
N. Y. Central & Hudson River 7 p. c.,	25,000 00	34,375 00
Michigan Central 7 p. c.	25,000 00	31,625 00
Union Pacific 6 p. c.	25,000 00	29,250 00
Milwaukee & St. Paul (Chicago & Milwaukee Div.) 7 p. c.	15,000 00	19,537 50
RAILROAD STOCK—		
N. Y. Central & Hudson River...	50,000 00	53,000 00
BANK STOCK—		
National Park.	5,000 00	7,600 00
Totals	\$1,466,000 00	\$1,620,741 25
Cash in Company's principal office.		33,629 54
Cash deposited in bank.		43,405 71
Net cash in the hands of agents in course of transmission.		95,844 52
Rents accrued.		1,757 83
Premiums in course of collection (not more than three months due).		11,697 29
Assets of the Company at their actual value.		\$2,442,805 22

III. LIABILITIES.

Losses adjusted and unpaid.	\$67,924 41
Losses reported and unadjusted.	38,544 80
Losses resisted.	42,871 05
Gross amount of unpaid losses.	\$149,340 26
Deduct reinsurance.	7,326 99
Net amount of unpaid losses.	\$142,013 27
Unearned premiums on risks, one year or less.	\$471,952 07
Unearned premiums on risks, more than one year.	350,952 77
Unearned premiums as computed above.	822,904 84
Total liabilities, except capital stock and net surplus.	\$964,918 11
Capital stock.	1,000,000 00
Surplus beyond capital and all liabilities.	477,887 11
Under special deposits in various States.	\$54,622 22
Total liabilities, including capital and surplus.	\$2,442,805 22

IV. INCOME DURING THE YEAR.

Premiums received in cash.	\$1,533,141 52
Deduct reinsurance, rebate, abatement, and return premiums	355,700 56
Actual cash premiums.	\$1,177,440 96
Interest on bonds and mortgages.	8,557 49
Interest on loans and dividends on stocks and bonds	83,896 90
Actual cash income.	\$1,269,895 35

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$165,650.13 occurring in previous years).....	\$951,202 80
Deduct salvages and reinsurance.....	34,547 99
Net amount paid for losses.....	\$916,654 81
Cash dividends.....	100,000 00
Commissions and brokerage.....	180,405 53
Salaries and fees.....	88,230 43
Taxes.....	35,760 98
All other payments.....	186,643 63
Actual cash expenditure.....	\$1,507,695 38

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$177,210,797 00	\$1,846,840 34
Written or renewed during the year.....	159,332,014 33	1,533,260 80
Totals.....	\$336,542,811 33	\$3,380,101 14
Deduct those expired and marked off....	159,907,031 24	1,726,876 18
In force at the end of the year.....	\$176,635,780 09	\$1,653,224 96
Deduct amount reinsured.....	3,943,315 50	37,935 47
Net amount in force.....	\$172,692,464 59	1,615,289 49

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One yr. or less.	\$102,991,747 26	\$943,904 14	1-2	\$471,952 07
1884.....	Two years....	488,067 00	4,507 16	1-4	1,126 79
1885.....		169,963 00	1,983 39	3-4	1,487 55
1883.....	Three years...	14,573,772 00	134,155 52	1-6	22,359 25
1884.....		18,443,712 50	165,177 44	1-2	82,588 72
1885.....		19,387,966 83	164,110 82	5-6	136,759 01
1882.....	Four years....	269,740 00	2,247 81	1-8	280 98
1883.....		205,975 00	1,925 08	3-8	721 90
1884.....		213,334 00	2,214 94	5-8	1,384 34
1885.....		130,262 00	1,203 60	7-8	1,053 15
1881.....	Five years.....	2,323,131 50	31,807 31	1-10	3,180 73
1882.....		3,122,405 50	37,400 54	3-10	11,220 15
1883.....		2,936,945 00	35,651 30	1-2	17,825 66
1884.....		3,676,638 00	45,679 22	7-10	31,975 45
1885.....		3,758,805 00	43,321 22	9-10	38,989 09
Totals.....		\$172,692,464 59	\$1,615,289 49	....	\$822,904 84

Premiums received since the organization of the Company.....	\$18,150,947 43
Losses paid since the Company organized.....	9,022,138 02
Cash dividends paid stockholders.....	1,701,000 00
Stock owned by directors at par value.....	206,200 00
Losses incurred during the year.....	874,716 98
Special deposits for the exclusive protection of policy-holders in State of Mississippi, \$25,000, liabilities, \$10,137.33; Georgia, \$25,000, liabilities, \$10,612.72; North Carolina, \$10,000, lia- bilities, \$3,488.86; Virginia, \$50,000, liabilities, \$21,587.29; Oregon, \$50,000, liabilities, \$2,106.52; Dakota, \$25,000, liabili- ties, \$6,689.50. Total, \$185,000, liabilities, \$54,622.22.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$1,671,398 00
Premiums received.....	18,137 08
Losses paid.....	11,499 49
Losses incurred.....	10,031 50

GIRARD FIRE AND MARINE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, May, 1853.

ALFRED S. GILLET, *President.*EDWIN F. MERRILL, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$300,000 00
Whole amount of capital actually paid up in cash.....	300,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$328,800 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	521,599 99
Interest due and accrued on bond and mortgage loans.....	9,035 22
Value of lands mortgaged (including build- dings, insured for \$271,275).....	\$1,691,637 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BOND—			
United States.....	\$82,000 00	\$99,380 00	
MUNICIPAL AND COUNTY BONDS—			
City of Louisville.....	10,000 00	11,500 00	
City and County, St. Louis.....	10,000 00	11,800 00	
Illinois township.....	6,000 00	6,000 00	
RAILROAD STOCKS—			
Union Pacific.....	5,000 00	5,850 00	
Connecting.....	10,000 00	12,100 00	
Pennsylvania.....	10,000 00	13,000 00	
Camden & Amboy.....	13,000 00	14,040 00	
Philadelphia & Erie.....	10,000 00	11,100 00	
Philadelphia & Reading.....	5,000 00	1,125 00	
“ “ scrip.....	1,750 00	262 50	
“ “ con. m.....	1,000 00	360 00	
Lehigh Navigation Co.....	11,000 00	12,815 00	
Lancaster & Reading.....	10,000 00	11,500 00	
North Pennsylvania.....	5,000 00	6,550 00	
Philadelphia & Darby Pass.....	2,250 00	1,800 00	
Phil. & Reading Car Trust 6 p. c. .	35,000 00	35,000 00	
Totals	\$227,000 00	\$254,182 50	\$254,182 50

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Schraeder M. & M. Co. stock...	\$7,800	\$7,800	\$5,800	
Bond and mortgage on real est.	10,000	10,000		
Allegheny Valley R. R. Co....	1,000	1,140	600	
Totals	\$18,800	\$18,940	\$6,400	6,400 00
Cash in Company's principal office.....				28,364 15
Cash deposited in banks.....				66,581 44
Interest due and accrued on stocks				1,681 80
Interest due and accrued on collateral loans.....				763 55
Net cash in the hands of agents in course of transmission				28,768 59
Rents.....				2,380 50
All other property of the Company.....				6,200 00
Assets of the Company at their actual value.....				\$1,254,757 74

III. LIABILITIES.

Losses reported and unadjusted.....	\$27,808 57	
Losses resisted.....	3,068 92	
Gross amount of unpaid losses.....	\$30,877 49	
Less reinsurance.....	300 00	
Net amount of unpaid losses		\$30,577 49
Unearned premiums on risks, one year or less.....	\$109,177 46	
Unearned premiums on risks, more than one year...	129,302 28	
Unearned premiums as computed above.....		238,480 74

Reclaimable on perpetual fire policies.....	\$136,003 32
Salaries accrued, etc.....	996 38
All other demands against the Company.....	1,987 93
Total liabilities, except capital stock and surplus.....	\$408,045 86
Capital stock.....	300,000 00
Surplus beyond all liabilities.....	546,711 88
Total liabilities, including capital and surplus.....	\$1,254,757 74

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$367,472 96
Deduct reinsurance, rebate, abatements, and return premiums.....	37,348 78
Actual cash premiums.....	\$330,124 18
Interest on bonds and mortgages.....	29,003 91
Interest on loans and dividends on stocks and bonds.....	16,407 59
Rents.....	15,491 07
Actual cash income.....	\$391,026 75
Deposit premiums on perpetual risks, less 10 p. c....	\$16,765 69

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$29,109.96 occurring in previous years).....	\$145,631 56
Deduct salvages and reinsurance.....	4,779 58
Net amount paid for losses.....	\$140,851 98
Cash dividends.....	69,000 00
Commissions and brokerage.....	59,137 72
Salaries and fees.....	40,472 31
Taxes.....	15,885 89
All other payments.....	25,461 26
Deposit premiums returned.....	\$2,368 94
Actual cash expenditure.....	\$350,809 16

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$48,880,499	\$598,978 90
Written or renewed during the year.....	33,792,014	354,425 96
Totals.....	\$82,672,513	\$953,404 86
Deduct those expired and marked off.....	31,984,975	324,002 97
In force at the end of the year.....	\$50,687,538	\$629,401 89
Deduct amount reinsured.....	912,670	9,685 26
Net amount in force.....	\$49,774,868	\$619,716 63

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$22,420,595	\$218,354 91	1-2	\$109,177 46
1884.....	Two years.....	113,291	997 58	1-4	249 39
1885.....		95,286	890 60	3-4	667 95
1883.....	Three years....	4,661,125	50,504 62	1-6	8,417 44
1884.....		4,795,334	53,745 09	1-2	26,872 55
1885.....		5,107,973	54,567 96	5-6	45,473 30
1882.....	Four years.....	49,204	535 05	1-8	66 86
1883.....		70,876	758 19	3-8	284 32
1884.....		70,509	782 39	5-8	488 93
1885.....		25,600	265 38	7-8	232 21
1881.....	Five years.....	1,043,176	13,675 40	1-10	1,367 54
1882.....		1,279,980	15,413 53	3-10	4,624 05
1883.....		1,370,554	17,279 51	1-2	8,639 75
1884.....		1,418,913	17,365 71	7-10	12,155 99
1885.....		1,633,189	20,075 09	9-10	18,067 59
More than five years.....		91,456	3,390 82	1-2	1,695 41
Perpetual.....		5,527,807	151,114 80	9-10	136,003 32
Totals.....		\$49,774,868	\$619,716 63	....	\$374,484 06
Premiums received since the organization of the Company.....					\$6,831,869 00
Losses paid since the Company organized.....					2,967,841 91
Cash dividends paid stockholders.....					1,050,196 00
Stock owned by the directors at par value.....					85,900 00
Losses incurred during the year.....					135,854 04

Business in Connecticut, 1885.

Fire risks taken (no marine or inland).....	\$618,295 00
Premiums received.....	5,586 60
Losses paid.....	1,446 67
Losses incurred.....	2,043 50

GLENS FALLS FIRE INSURANCE COMPANY.

GLENS FALLS, N. Y.

Commenced Business, May, 1850.

R. M. LITTLE, *President.*J. L. CUNNINGHAM, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$12,575 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	530,345 75
Interest due and accrued on bond and mortgage loans.....	6,337 66
Value of lands mortgaged.....	\$545,925 00
Buildings (insured for \$448,300.00).....	560,375 00
Total.....	\$1,106,300 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4½ per cent.....	\$250,000 00	\$281,875 00	
“ “ 4 “	200,000 00	247,000 00	
“ “ 3 “	70,000 00	72,450 00	
RAILROAD BONDS—			
N.Y. C. & Hud. River 1st m. 7 p. c.,	50,000 00	66,750 00	
N. Y. & Harlem R. 1st m. 7. c...	50,000 00	68,750 00	
MISCELLANEOUS—			
First National Bank, Glens Falls..	10,000 00	17,500 00	
Totals.....	\$630,000 00	\$754,325 00	754,325 00
Cash in Company's principal office.....			631 63
Cash deposited in bank.....			133,449 27
Net cash in the hands of agents in course of transmission.....			46,426 44
Gross amount of assets.....		\$1,484,090 75	
Deduct for doubtful debts.....		1,631 24	
Assets of the Company at their actual value.....		\$1,482,459 51	

III. LIABILITIES.

Losses adjusted and unpaid.....	\$7,716 31	
Losses reported and unadjusted.....	15,451 00	
Losses resisted.....	4,250 00	
	<hr/>	
Gross amount of unpaid losses.....	\$27,417 31	
Deduct reinsurance.....	800 00	
	<hr/>	
Net amount of unpaid losses.....		\$26,617 31
Unearned premiums on risks, one year or less.....	\$164,960 83	
Unearned premiums on risks, more than one year....	349,306 29	
	<hr/>	
Unearned premiums as computed above.....		514,267 12
Liabilities, except capital, special funds, and surplus.....	\$540,884 43	
Capital stock.....	200,000 00	
Special reserve fund of stockholders.....	200,000 00	
Guaranty surplus fund.....	200,000 00	
Surplus beyond all liabilities.....	341,575 08	
	<hr/>	
Liabilities, including capital, special funds, and surplus,	\$1,482,459 51	

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$640,372 21	
Deduct reinsurance, rebate, abatements, and return premiums.....	76,039 02	
	<hr/>	
Actual cash premiums.....		\$564,333 19
Interest on bonds and mortgages.....	29,297 43	
Interest on loans and dividends on stocks and bonds.....	30,616 78	
Rents.....	225 00	
	<hr/>	
Actual cash income.....		\$624,472 40

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$33,409.21 occur- ring in previous years).....	\$305,350 65	
Deduct salvage and reinsurance.....	8,062 16	
	<hr/>	
Net amount paid for losses.....		\$297,288 49
Cash dividends.....	30,000 00	
Commissions and brokerage.....	103,589 25	
Salaries and fees.....	40,697 99	
Taxes.....	15,121 88	
All other payments.....	39,708 50	
	<hr/>	
Actual cash expenditure.....		\$526,406 11

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$86,341,372	\$863,159 09
Written or renewed during the year.....	59,187,337	640,372 21
Total.....	\$145,528,709	\$1,503,531 30
Deduct those expired and marked off.....	49,768,058	517,796 89
In force at the end of the year.....	\$95,760,651	\$985,734 41
Deduct amount reinsured.....	1,326,753	17,217 69
Net amount in force.....	\$94,433,898	\$968,516 72

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fractions unearned.	Premiums unearned.
1885....	One year or less.	\$28,702,677	\$329,921 66	1-2	\$164,960 83
1884....	Two years.....	366,492	2,880 87	1-4	720 22
1885....		312,314	2,945 35	3-4	2,209 01
1883....	Three years....	15,142,404	132,288 26	1-6	22,048 04
1884....		15,602,059	136,568 24	1-2	68,284 12
1885....		17,326,486	155,944 27	5-6	129,953 56
1882....	Four years.....	88,048	898 78	1-8	112 35
1883....		71,630	673 95	3-8	252 73
1884....		59,355	740 69	5-8	462 90
1885....		110,059	816 55	7-8	714 48
1881....	Five years.....	1,817,975	19,966 76	1-10	1,996 67
1882....		2,746,805	30,282 94	3-10	9,084 89
1883....		3,450,583	39,965 26	1-2	19,982 63
1884....		3,881,398	48,380 69	7-10	33,866 48
1885....		4,755,613	66,242 45	9-10	59,618 21
Totals.....		\$94,433,898	\$968,516 72	....	\$514,267 12

Premiums received since the organization of the Company.....	\$6,804,441 77
Losses paid since the Company organized.....	3,629,375 59
Cash dividends declared.....	380,000 00
Stock owned by the directors at par value.....	70,630 00
Losses incurred during the year.....	287,166 71
Loaned to stockholders not officers.....	1,200 00
Loaned to officers and directors.....	8,000 00
Deposited in Virginia.....	10,000 00

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$1,178,987 00
Premiums received.....	10,944 04
Losses paid.....	3,929 26
Losses incurred.....	3,429 26

GREENWICH INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, January, 1, 1835.

SAMUEL C. HARRIOT, *President.*MASON A. STONE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$170,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	21,000 00
Value of lands mortgaged.....	\$44,500 00
Buildings (insured for \$25,500).....	30,000 00
Total	\$74,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States reg. 4 p. c.....	\$185,000 00	\$227,782 50	
“ reg. 4½ p. c.....	70,000 00	78,925 00	
District of Columbia reg. 3.65 p. c.,	125,000 00	145,000 00	
RAILROAD BONDS—			
N. Y. C. & H. R. extended 5 p. c.,	50,000 00	52,500 00	
“ “ 1st mort. 7 p. c.,	100,000 00	134,000 00	
Albany & Susquehanna 6 p. c....	80,000 00	94,000 00	
Harlem River & Portchester 6 p. c.,	10,000 00	12,600 00	
RAILROAD STOCK—			
Rensselaer & Saratoga.....	21,500 00	34,400 00	
BANK STOCKS—			
National Broadway	17,500 00	49,000 00	
Totals	\$659,000 00	\$828,207 50	828,207 50

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
American Ex. Fire Ins. Co. stock,	\$500	\$525	\$400	
Bowery National Bank stock ..	5,000	8,750	5,000	
St. L. & I. M. R. R. 2d m. 7 p.c. bds.,	5,000	6,000	9,000	
Mil. & St. Paul R'y 1st m. bds.,	5,000	6,400		
United States Life Ins Co. stock,	1,350	1,215	850	
Chatham National Bank stock..	500	800	600	
Central Gas Light Co. stock....	10,000	10,000	17,000	
“ “ 6 p.c. stk.cer.,	6,000	4,000		
Williamsb'gh Gas Light Co. stk.,	4,350	6,960		
Jersey City Insurance Co. stock,	2,500	2,500	2,500	
Chicago, R. I. & Pac. R. R. stk.,	20,000	25,600		
Home Fire Insurance Co. stock,	1,000	1,350	2,700	
American Express Co. stock....	2,500	2,550		
Real Estate Exchange and Auc- tion Room (limited) stock..	1,000	1,040	600	
Morris & Essex R. R. Co. stock,	15,000	19,500	10,000	
Totals	\$79,700	\$97,190	\$48,650	\$48,650 00
Cash in Company's principal office.....				11,343 80
Cash deposited in bank.....				89,356 83
Net cash in the hands of agents in course of transmission.....				64,051 44
Bills receivable, not matured.....				1,899 60
Rents.....				750 00
Assets at their actual value.....				\$1,235,259 17

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,500 00	
Losses reported and unadjusted.....	137,555 69	
Losses resisted.....	15,810 50	
Gross amount of unpaid losses.....	\$155,866 19	
Deduct reinsurance.....	5,591 42	
Net amount of unpaid losses.....		\$150,274 77
Unearned premiums on risks, one year or less.....	\$265,787 87	
Unearned premiums on risks, more than one year....	240,334 06	
Unearned premiums on marine and inland risks....	26,013 94	
Unearned premiums as computed above		532,135 87
Return premiums.....		800 00
Total liabilities, except capital stock and surplus.....		\$683,210 64
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		352,048 53
Total liabilities, including capital and surplus.....		\$1,235,259 17

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$821,758 26	\$150,037 38	
Deduct reinsurance, rebate, abatement and return premiums.....	85,693 73	14,822 33	
Actual cash premiums.....	\$736,064 53	\$135,215 02	\$871,279 55
Notes received for premiums unpaid.....		\$1,744 20	
Interest on bonds and mortgages.....			1,260 00
Interest on loans and dividends on stocks and bonds.....			35,194 63
Rents.....			11,940 19
Actual cash income.....			\$919,674 37

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (including \$101,012.15 of previous years),	\$453,803 08	\$68,309 68	
Deduct salvages and reinsurance....	24,324 58	8,634 33	
Net amount paid for losses.	\$429,478 50	\$59,675 35	\$489,153 85
Cash dividends.....			20,000 00
Commissions and brokerage.....			197,508 78
Salaries and fees.....			44,756 00
Taxes.....			11,396 30
All other payments.....			30,615 26
Actual cash expenditure.....			\$793,430 19

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$193,347,239	\$997,104 00
Written or renewed during the year.....	160,846,111	832,721 56
Totals.....	\$354,193,350	\$1,829,825 56
Deduct those expired and marked off.	149,628,279	802,476 64
In force at the end of the year.....	\$204,565,071	\$1,027,348 82
Deduct amount reinsured.....	7,549,023	64,384 91
Net amount in force.....	\$197,016,048	\$962,963 91
	Marine and Inland.	Premiums.
In force at end of the year.....	\$3,624,779	\$51,313 18

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One yr. or less.	\$102,235,371 69	\$531,575 75	1-2	\$265,787 88
1884.....	Two years....	831,199 50	3,020 11	1-4	755 03
1885.....		1,832,420 77	12,510 72	3-4	9,383 04
1883.....		22,630,734 55	72,848 09	1-6	12,141 35
1884.....	Three years...	23,346,160 44	102,489 05	1-2	51,244 52
1885.....		27,807,396 60	125,554 11	5-6	104,628 48
1882.....		50,100 00	398 66	1-8	49 84
1883.....	Four years....	9,300 00	92 65	3-8	34 74
1884.....		145,000 00	795 67	5-8	499 30
1885.....		88,000 00	325 71	7-8	385 00
1881.....		1,898,245 44	11,342 69	1-10	1,134 26
1882.....	Five years....	4,321,255 83	27,333 69	3-10	8,200 08
1883.....		4,035,687 15	24,616 73	1-2	12,308 37
1884.....		3,630,839 91	23,164 10	7-10	16,214 87
1885.....		3,965,986 56	23,958 18	9-10	21,562 37
1885.....	Six years.....	19,000 00	113 00	5-6	94 17
1882.....	Seven years...	119,350 00	1,790 00	3-7	767 13
Perpetual.....		50,000 00	1,035 00	9-10	931 50
Totals		\$197,016,048 44	\$962,963 91	....	\$506,121 93

Premiums received since the organization of the Company.....	\$6,089,554 04
Losses paid since the Company organized.....	3,211,994 58
Cash dividends paid stockholders.....	1,898,000 00
Stock owned by directors at par value.....	71,850 00
Losses incurred during the year (fire \$452,485.36, marine and inland \$56,134.36).....	508,619 72

Business in Connecticut, 1885.

None. (Admitted in 1886.)

HANOVER FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April, 1852.

BENJAMIN S. WALCOTT, *President*.I. REMSEN LANE, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$109,250 00
Interest due and accrued on bond and mortgage loans.....	472 72
Value of lands mortgaged.....	\$111,500 00
Buildings (insured for \$106,000).....	135,500 00
Total	\$247,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 6 p. c. currency.....	\$50,000 00	\$65,668 75
“ “ 4½ p. c. reg.....	585,000 00	659,587 50
“ “ 4 p. c. reg.....	642,000 00	791,265 00
“ “ 4 p. c. coupons.....	48,000 00	59,640 00
Connecticut 5 p. c.....	20,000 00	20,584 00
RAILROAD BONDS—		
N. Y. & Harlem 1st m. 7 p. c....	25,000 00	34,625 00
Erie consolidated mortgage.....	54,000 00	69,120 00
Union Pacific 1st mort.....	50,000 00	58,500 00
“ “ sinking fund.....	25,000 00	30,250 00
Cairo & Fulton 7 p. c. 1st m....	25,000 00	28,000 00
N. Y. Elevated 1st m. 7 p. c....	20,000 00	25,600 00
Kansas Pacific con. 1st m.....	50,000 00	50,000 00
Richm'd & Allegheny 1st m. 7 p. c..	25,000 00	18,250 00
Flint & Pere Marquette 6 p. c. gold,	30,000 00	34,800 00
Chicago, Milwaukee & St. Paul		
(C. & P. W. Div.) 1st m. gold..	25,000 00	30,250 00
Chicago, Bur. & Quincy 4 p. c....	25,000 00	25,000 00
Norfolk & Western 6 p. c. gold...	5,000 00	5,150 00

	Par value.	Market value.
New York, Chicago & St. Louis 1st m. gold 6. p. c.	\$10,000 00	\$9,800 00
Richm'd & Dan. 6 p. c. con. m. gold,	25,000 00	28,750 00
Milwaukee & St. Paul 1st m. (Ia. & Minn. Div.) 7 p. c. convertible..	6,000 00	7,590 00
Missouri, Kansas & Texas con. 1st m. 7 p. c. land grant.	5,000 00	5,775 00
St. Louis & I. Mount'n 1st m. 7 p. c.,	5,000 00	5,825 00
RAILROAD STOCKS—		
Rensselaer & Saratoga con. capital,	10,000 00	16,300 00
BANK STOCKS—		
Metropolitan National.	7,500 00	2,287 50
American Exchange National.	15,000 00	19,200 00
Central Trust Co.	10,000 00	33,300 00
Totals	\$1,797,500 00	\$2,135,117 75
Cash in Company's principal office.		43,197 76
Cash deposited in bank.		57,195 04
Interest due and accrued on stocks.		8,586 67
Net cash in the hands of agents in course of transmission.		125,314 19
Assets of the Company at their actual value.		\$2,479,134 13

III. LIABILITIES.

Losses adjusted and unpaid.	\$56,457 17	
Losses reported and unadjusted.	49,905 25	
Losses resisted	36,830 22	
Gross amount of unpaid losses.	\$143,192 64	
Deduct reinsurance.	1,842 61	
Net amount of unpaid losses.		\$141,350 03
Unearned premiums on risks, one year or less.	\$494,186 17	
Unearned premiums on risks, more than one year.	396,126 11	
Unearned premiums as computed above.		890,312 28
All other liability.		1,820 55
Total liabilities, except capital stock and surplus.		\$1,033,482 86
Capital stock.		1,000,000 00
Surplus beyond all liabilities.		445,651 27
Under special deposits in various states.	\$43,469 50	
Total liabilities, including capital and surplus.		\$2,479,134 13

IV. INCOME DURING THE YEAR.

Premiums received in cash.	\$1,471,401 42	
Deduct reinsurance, rebate, abatement and return premiums	197,516 62	
Actual cash premiums.		\$1,273,884 80
Interest on bonds and mortgages.		7,944 91
Interest on loans and dividends on stocks and bonds.		91,600 97
Actual cash income.		\$1,373,430 68

V. EXPENDITURE DURING THE YEAR.

Amt. paid for losses (including \$148,193.58 occurring in previous years).....	\$790,220 38
Deduct salvages and reinsurance.....	11,454 41
Net amount paid for losses.....	\$778,765 97
Cash dividends.....	100,000 00
Commissions and brokerage.....	246,251 58
Salaries and fees.....	170,958 44
Taxes.....	38,472 91
All other payments.....	146,081 15
Actual cash expenditure.....	\$1,480,530 05

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premium.
In force on the 31st day of December of the preceding year.....	\$160,532,991 71	\$1,793,464 91
Written or renewed during the year.....	140,586,101 67	1,472,519 61
Total.....	\$301,119,093 38	\$3,265,984 52
Deduct those expired and marked off....	134,247,772 38	1,502,422 64
In force at the end of the year.....	\$166,871,321 00	\$1,763,561 88
Deduct amount reinsured.....	3,400,253 95	29,248 71
Net amount in force.....	\$163,471,067 05	\$1,734,313 17

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less,	\$87,784,119 68	\$988,372 35	1-2	\$494,186 17
1885.....	" "	121,545 00	421 16	1	421 16
1884.....	Two years. ...	248,807 00	2,482 93	1-4	620 73
1885.....		91,670 00	497 17	3-4	372 87
1883.....	Three years...	14,005,981 18	126,082 21	1-6	21,013 70
1884.....		18,086,867 24	170,653 62	1-2	85,326 81
1885.....		19,765,242 73	167,015 46	5-6	139,179 55
1885.....	Four years....	128,800 00	354 47	1	354 47
1882.....		413,600 00	4,132 52	1-8	516 56
1883.....		422,190 00	4,379 58	3-8	1,642 34
1884.....		343,472 00	3,584 33	5-8	2,240 20
1885.....	Five years....	268,360 00	2,644 21	7-8	2,313 68
1881.....		3,773,324 32	47,461 38	1-10	4,746 13
1882.....		3,685,178 84	44,547 34	3-10	13,364 20
1883.....		3,819,782 00	44,976 07	1-2	22,488 03
1884.....		4,732,851 00	58,844 72	7-10	41,191 30
1885.....	Over five years.....	5,670,327 06	65,550 59	9-10	58,995 53
		108,949 00	2,313 06	....	1,338 85
Totals.....		\$163,471,067 05	\$1,734,313 17	....	\$890,312 28

Premiums received since the organization of the Company.....	\$16,694,231	56
Losses paid since the Company organized.....	9,047,245	09
Cash dividends paid stockholders.....	1,509,500	00
Stock dividends declared.....	100,000	00
Stock owned by the directors at par value.....	149,600	00
Losses incurred during the year.....	751,963	05
Special deposit for the exclusive protection of policy-holders in the States of Georgia, \$25,000; liabilities, \$8,471.60; Mississippi, \$25,000; liabilities, \$12,596.18; North Carolina, \$10,000, liabilities, \$10,212.24; Virginia, \$50,000, liabilities, \$12,- 189.48; value of deposits, \$124,212.50.		

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$2,650,136	28
Premiums received.....	30,638	85
Losses paid.....	17,087	13
Losses incurred.....	16,612	20

HOME INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April 13, 1853.

CHARLES J. MARTIN, *President.*JOHN H. WASHBURN, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$3,000,000	00
Whole amount of capital actually paid up in cash.....	3,000,000	00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$1,272,633	77
Loans on bond and mortgage (first liens), not more than one year's interest due.....	897,550	00
Interest due and accrued on bond and mortgage loans.....	20,370	60
Value of lands mortgaged.....	\$1,199,700	00
Buildings (insured for \$727,850).....	935,550	00
Total	\$2,135,250	00

Stocks and Bonds owned by the Company.

	Par value.	Market value.
UNITED STATES AND STATE BONDS—		
United States 6 per c., currency..	\$2,000,000 00	\$2,640,390 00
“ “ 4 per c, 1907.....	100,000 00	123,000 00
District of Columbia 3-65.....	100,000 00	116,000 00
Mississippi 4 per c.....	20,000 00	20,000 00
RAILROAD BONDS—		
Central Iowa.....	50,000 00	33,500 00
Ohio & West Virginia.....	100,000 00	115,000 00
Peoria, Decatur & Evansville....	100,000 00	100,000 00
N. Y., Chicago & St. Louis.....	100,000 00	97,000 00
C., C. C. & I. 1st m. 7 per c.....	100,000 00	121,500 00
Toledo, Ann Arbor & Grand Trunk		
1st m. 7 per c.....	100,000 00	95,000 00
N. Y., L. E. & Western s. f.....	200,000 00	210,000 00
Lou., New Albany & Chicago....	100,000 00	102,500 00
Chic., St. Paul, Minn. & Omaha..	50,000 00	59,500 00
Dunkirk, Warren & Pittsburgh...	75,000 00	87,000 00
Albemarle & Chesapeake.....	60,000 00	66,000 00
Jeffersonville, Madison & Ind....	20,000 00	23,000 00
East Tenn., Virginia & Georgia...	50,000 00	35,000 00
MUNICIPAL BONDS—		
New York City.....	200,000 00	202,000 00
RAILROAD STOCKS—		
N. Y. C. & Hudson River.....	100,000 00	105,500 00
Fort Wayne & Jackson pref.....	100,000 00	93,000 00
BANK STOCKS—		
Hanover National Bk., New York,	10,000 00	14,000 00
American Exchange Nat. N.Y....	20,000 00	25,600 00
Fourth “ “	8,000 00	10,000 00
St. Nicholas “ “	12,500 00	14,375 00
Metropolitan “ “	22,500 00	6,750 00
Mercantile “ “	20,000 00	24,000 00
Merchants Exchange “ “	9,000 00	9,000 00
Chatham “ “	4,000 00	6,400 00
National Bank of Commerce, N.Y.,	10,000 00	15,800 00
National Butchers & Drovers, “	3,750 00	5,625 00
Bank of America, “	20,000 00	33,000 00
Manhattan Company, “	10,000 00	14,500 00
Totals	\$3,874,750 00	\$4,623,940 00
		\$4,623,940 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Chatham National Bank stock..	\$5,000	\$8,000	\$5,000
Pitts., Ft. Wayne & C. R. R. Co bs.,	1,000	1,390	1,000
Houston & Texas Central R. R.			
Co. bonds, W. D.....	1,000	980	600
West. Union Telegraph Co. stk..	2,000	1,460	600

	Par Value.	Market Value.	Amt.Loaned.
Cleveland, Youngstown & Pitts.			
R. R. Co. bonds.....	\$45,000	\$27,900	\$25,000
United States Gov. 4 p. c. C bds.,	5,000	6,150	5,000
Lack. & Pittsburgh R. R. bds..	90,000	63,000	60,000
Buckeye Creek Coal & Iron Co.bs,	15,000	4,500	
Continental National Bank stock,	750	825	500
Chatham National Bank stock..	2,500	4,000	2,750
Lack. & Pitts. R.R. Co. receivers'			
certificates.....	10,000	10,000	8,000
Lack. & Pitts. R. R Co. receivers'			
certificates.....	5,000	5,000	4,000
Lack. & Pitts. R.R. Co. receivers'			
certificates.....	5,000	5,000	4,000
Tol., Ann Arbor & G.T. R.R. bs.,	1,000	950	700
" " " " "	1,000	950	700
Scotland County, Mo., 8 p. c. bs.,	3,000	3,450	5,000
St. Nicholas Bank stock.....	3,000	3,300	
Totals.....	\$195,250	\$146,855	\$122,850
Cash deposited in bank.....			245,795 99
Interest due and accrued on stocks.....			73,963 00
Interest due and accrued on collateral loans.....			2,722 42
Net cash in the hands of agents in course of transmission.....			190,806 94
Bills receivable, taken for fire risks.....			167,483 36
Installment notes held by Company.....		\$556.944 01	
Assets of the Company at their actual value.....			\$7,618,116 08

III. LIABILITIES.

Losses adjusted and unpaid.....	\$85,860 37
Losses reported and unadjusted	218,719 73
Losses resisted.....	71,765 96
Gross amount of unpaid losses.....	376,346 06
Deduct salvage	2,862 08
Net amount of unpaid losses.....	\$373,483 98
Unearned premiums on risks, one year or less.....	\$1,117,149 00
Unearned premiums on risks, more than one year....	1,894,488 00
Unearned premiums as computed above.....	3,011,637 00
Taxes.....	5,000 00
Total liabilities except capital stock and surplus.....	\$3,390,120 98
Capital stock	3,000,000 00
Surplus beyond all liabilities.....	1,227,995 10
Under special deposits in various States.....	\$193,210 72
Total liabilities, including capital and surplus.....	\$7,618,116 08

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$3,860,106	20
Deduct reinsurance, rebate, abatements, and return premiums	285,688	91
Actual cash premiums.....	\$3,574,417	29
Interest on bonds and mortgages.....	61,290	57
Interest on loans and dividends on stocks and bonds.....	203,473	79
Notes received for premiums remaining unpaid.....	\$363,397	84
Actual cash income.....	\$3,839,181	65

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$306,280.36 occur- ring in previous years).....	\$1,997,464	00
Deduct salvages and reinsurance.....	6,754	59
Net amount paid for losses.....	\$1,990,709	41
Cash dividends.....	300,000	00
Commissions and brokerage.....	694,634	72
Salaries and fees.....	407,449	52
Taxes.....	80,657	41
All other payments.....	273,075	34
Actual cash expenditure.....	\$3,746,526	40

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$488,412,737	\$5,341,588 00
Written or renewed during the year.....	351,166,600	3,862,810 16
Totals	\$839,579,337	\$9,204,398 16
Deduct those expired and marked off.....	325,563,543	3,465,959 16
In force at the end of the year.....	\$514,015,794	\$5,738,439 00
Deduct amount reinsured.....	555,631	7,850 00
Net amount in force.....	\$513,460,163	\$5,730,589 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$204,111,984	\$2,234,298 00	1-2	\$1,117,149 00
1884.....	Two years.....	1,146,577	9,552 00	1-4	2,388 00
1885.....		902,102	6,548 00	3-4	4,911 00
1883.....	Three years....	51,403,707	509,886 00	1-6	84,981 00
1884.....		53,246,751	531,693 00	1-2	265,847 00
1885.....		50,342,169	501,181 00	5-6	417,651 00
1882.....	Four years.....	1,546,386	15,472 00	1-8	1,934 00
1883.....		1,512,416	16,036 00	3-8	6,014 00
1884.....		1,379,030	14,765 00	5-8	9,228 00
1885.....		1,444,962	15,291 00	7-8	13,380 00
1881.....	Five years.....	18,725,992	221,836 00	1-10	22,184 00
1882.....		23,619,055	279,988 00	3-10	83,996 00
1883.....		30,934,849	396,267 00	1-2	198,134 00
1884.....		36,048,540	480,792 00	7-10	336,554 00
1885.....		37,095,643	496,984 00	9-10	447,286 00
Totals		\$513,460,163	\$5,730,589 00	....	\$3,011,637 00

Premiums received since the organization of the Company.....	\$66,222,328 29
Losses paid since the Company organized.....	39,974,333 30
Cash dividends declared.....	6,715,000 00
Losses incurred during the year.....	2,014,534 57
Stock owned by directors at par value.....	205,600 00
Stock dividends declared.....	1,000,000 00
Loaned to directors not officers.....	56,500 00
Loaned to stockholders not officers nor directors.....	21,000 00
Special deposits for the exclusive protection of policy-holders in the States of Virginia, \$50,000.00, liabilities, \$28,320.46; Georgia, \$25,000.00, liabilities, \$71,242.72; Mississippi, \$25,000.00, liabilities, \$49,959.02; North Carolina, \$10,000.00, liabilities, \$22,311.10; Oregon, \$50,000.00, liabilities, \$21,377.42.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$5,706,461 00
Premiums received.....	56,950 76
Losses paid.....	40,727 68
Losses incurred	43,986 01

HOWARD FIRE INSURANCE COMPANY,

NEW YORK CITY, N. Y.

Commenced Business, April 19, 1825.

HENRY A. OAKLEY, *President.*CHARLES A. HULL, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL

Whole amount of joint stock or guarantee capital authorized.....	\$400,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$150,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due	5,900 00
Interest due and accrued on bond and mortgage loans.....	135 00
Value of lands mortgaged.....	\$4,200 00
Buildings (insured for \$7,500.00).....	7,800 00
Total	\$12,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 6 p. c. currency ...	\$191,000 00	\$253,950 00
“ 4½ p. c., 1891.....	9,000 00	10,147 50
“ 4 p. c., 1907.....	115,000 00	141,737 50
RAILROAD BONDS—		
D. & H. Canal Co. 1st m. 7 p. c. .	10,000 00	11,450 00
United New Jersey R. R. & Canal Co. 1st mort. 6 p. c.	4,000 00	5,000 00
Buff., Bradford & Pitts. 1st m. 7 p. c.,	11,000 00	11,660 00
Lake Erie & Western 1st m. 6 p. c.,	3,000 00	2,550 00
Kalamazoo & So. Haven 1st m. 8 p. c.,	6,000 00	6,600 00
BANK STOCKS—		
Nat. Bank of Commerce, N. Y. . .	2,800 00	4,648 00
Metropolitan National, “ . . .	7,500 00	2,250 00
American Exchange Nat, “ . . .	16,000 00	21,120 00
Merchants National, “ . . .	650 00	858 00
Bank of the Manhattan Co., “ . . .	1,500 00	2,295 00
Phenix National, “ . . .	2,800 00	3,066 00
MISCELLANEOUS—		
Con. Gas Light Co. stock, N. Y. . .	17,000 00	17,000 00
Totals	\$397,250 00	\$494,332 00

494,332 00

Cash deposited in bank.....	\$8,565 59
Interest due and accrued on stocks.....	504 50
Net cash in the hands of agents in course of transmission.....	41,294 03
Rents.....	533 33
Assets of the Company at their actual value.....	\$701,264 45

III. LIABILITIES.

Losses adjusted and unpaid.....	\$17,642 60
Losses reported and unadjusted.....	22,423 06
Losses resisted.....	2,611 50
Gross amount of unpaid losses.....	\$42,677 16
Deduct reinsurance.....	8,318 93
Net amount of unpaid losses.....	\$34,358 23
Unearned premiums on risks, one year or less.....	\$136,356 22
Unearned premiums on risks, more than one year...	48,549 66
Unearned premiums as computed above.....	184,902 88
Cash dividends to stockholders remaining unpaid.....	40 50
All other demands against the Company.....	15,953 48
Total liabilities, except capital stock and surplus.....	\$235,255 09
Capital stock.....	400,000 00
Surplus beyond all liabilities.....	66,009 36
Total liabilities, including capital stock and surplus...	\$701,264 45

IV. INCOME DURING THE YEAR.

Gross premiums received in cash.....	\$482,152 32
Deduct reinsurance, rebate, abatement, and return premiums.....	180,664 02
Actual cash premiums.....	\$301,488 30
Interest on bonds and mortgages.....	449 00
Interest on loans and dividends on stocks and bonds.....	23,141 30
Rents.....	3,025 00
All other sources.....	617 50
Actual cash income.....	\$328,721 10

V. EXPENDITURE DURING THE YEAR.

Amt. paid for losses (including \$ occurring in previous years).....	\$254,691 90
Deduct salvages and reinsurance.....	90,178 37
Net amount paid for losses.....	\$164,513 53
Cash dividends.....	31 50
Commissions and brokerage.....	55,663 91
Salaries and fees.....	26,878 46
Taxes.....	11,899 90
All other payments.....	45,401 77
Actual cash expenditure.....	\$304,389 07

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$44,552,355 00	\$486,322 45
Written or renewed during the year.....	50,028,172 00	474,348 34
Totals	\$94,580,527 00	\$960,670 79
Deduct those expired and marked off....	48,634,984 00	461,745 69
In force at the end of the year	\$45,945,543 00	\$498,925 10
Deduct amount reinsured.....	13,947,413 00	147,020 98
Net amount in force.....	\$31,998,130 00	\$351,904 12

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$24,338,533	\$272,712 45	1-2	\$136,356 22
1884.....	Two years.....	87,353	945 07	1-4	236 27
1885.....		176,489	1,417 87	3-4	1,063 40
1883.....	Three years....	876,438	10,056 08	1-6	1,676 01
1884.....		1,650,157	16,268 71	1-2	8,134 35
1885.....		3,079,565	30,004 44	5-6	25,003 70
1882.....	Four years.....	50,425	514 28	1-8	64 29
1883.....		46,913	468 58	3-8	175 69
1884.....		45,968	321 11	5-8	200 69
1885.....		47,641	510 78	7-8	446 93
1881.....	Five years.....	199,634	2,327 53	1-10	232 75
1882.....		250,575	2,616 57	3-10	784 98
1883.....		123,544	1,930 54	1-2	965 27
1884.....		431,148	5,333 83	7-10	3,733 68
1885.....		593,747	6,476 28	9-10	5,828 65
Totals		\$31,998,130	\$351,904 12	....	\$184,902 88
Premiums received since March, 1836.....					\$8,585,624 16
Losses paid since March, 1836.....					5,830,929 77
Cash dividends paid stockholders since March, 1836.....					2,170,875 00
Losses incurred during the year.....					159,302 34
Stock owned by the directors at par value.....					57,400 00

Business in Connecticut, 1885.

Fire risks taken (no inland)	\$1,179,998 00
Premiums received.....	12,874 92
Losses paid.....	5,554 23
Losses incurred	4,369 04

PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF
NORTH AMERICA,

PHILADELPHIA, PENN.

Commenced Business, 1792.

CHARLES PLATT, *President.*GREVILLE E. FRYER, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$3,000,000 00
Whole amount of capital actually paid up in cash.....	3,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$312,861 55
Loans on bond and mortgage (first liens), not more than one year's interest due.....	1,964,846 48
Loans on bond and mortgage upon which more than one year's interest is due (which are in process of foreclosure).....	18,500 00
Interest due on bond and mortgage loans.....	26,589 55
Value of property (insured for \$1,641,066), \$4,605,710 00	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 4 p. c. reg.....	\$35,000	\$42,700
New Jersey loan, 6 p. c.....	47,000	56,400
MUNICIPAL BONDS—		
Boston city loan, 6 p. c. reg.....	200,000	240,000
Baltimore water stock, 5 p. c. reg..	200,000	220,000
Indianapolis city loan, 7 $\frac{3}{10}$ p. c. reg.,	30,000	34,800
Hartford “ 6 p. c. reg...	45,000	54,000
Toledo “ 8 p. c. reg...	21,000	24,150
Cincinnati “ \$8,000, 6 p. c.;		
\$10,000, 7 $\frac{3}{10}$ p. c.; \$19,000, 7 $\frac{3}{10}$		
p. c.; \$10,000, 7 p. c.....	58,000	72,500
Fall River city loan, 5 p. c. gold..	36,000	33,300
Harrisburg “ 6 p. c.....	15,000	16,350
Providence “ 5 p. c. g. reg.,	25,000	30,000
Newark “ 7 p. c.....	20,000	24,000

	Par Value.	Market Value.
Cleveland city loan, 7 p. c.	\$30,000	\$37,500
Dayton " 8 p. c.	10,000	10,500
Burlington " 8 p. c.	12,000	14,400
RAILROAD BONDS—		
Pennsylvania con. 5 p. c. reg. ...	280,000	} 477,300
" " " " " " " " " " " "	150,000	
" " mort. reg. 6 p.c.,	100,000	123,000
Phila. & Reading 1st m. 6 p. c.	350,000	420,000
" " 1st m. 7 p. c.	5,000	5,850
North Penn. gen. mort. 7 p. c.	75,000	96,000
" coup. 7 p. c.	5,000	6,300
Belvidere & Delaware 1st m. 6 p. c.,	50,000	60,000
Pennsylvania & New York Canal 7 p. c., guar. by Lehigh Valley.	30,000	39,000
Lehigh Valley 1st mort. 6 p. c. reg.,	50,000	63,000
" con. 6 p. c. reg.	200,000	262,000
" 7 p. c. reg.	25,000	35,000
Delaware 1st mort., guaranteed by the P. W. & B, 6 p. c.	25,000	28,750
Phila., Wil. & Balt. 6 p. c. reg.	39,000	43,680
Easton & Am. 1st m. guar. 5 p. c. reg.,	100,000	111,000
Philadelphia & Erie reg. 5 p. c., guaranteed by Pennsylvania.	150,000	165,000
Chic. & West Ind. con. 6 p. c. coup.,	148,000	162,800
Phila. & Read. rec. cert., reg. 6 p. c.,	50,000	50,000
Northern Cent. con. 6 p. c. gen. mort	10,000	10,800
Pitts., McK. & Yough. 2d m. 6 p. c.,	50,000	52,500
Lehigh Valley sterling 6 p. c.	60,000	63,600
The Belt R. R. & Stock Yd. 6 p. c.,	50,000	55,000
Bergen County 1st m. 6 p. c. coup.,	50,000	55,000
Phila., Wil. & Baltimore st. tr. cert. 4 p. c., guaranteed by Penn. reg.,	100,000	100,000
New York & Long Branch 5 p. c.,	150,000	162,000
Phila & Balt. Cent. 5 p. c. 1st con. reg.,	100,000	105,000
Oil Creek 6 p. c. reg.	50,000	50,000
Del. & Chesapeake 1st m. 4 p. c. ...	100,000	88,000
N. Y., L. E. & W. 3d m. 4½ p. c.,	200,000	210,000
Steubenville & Ind. 1st m. 5 p. c. reg.,	200,000	222,000
Corning, Cow. & A. 1st m. 6 p. c.,	65,000	68,250
N. Y., Chic. & St. Louis 7 p. c. cert.,	30,000	27,000
N. Y., L. E. & W. 6 p. c. col. tr. .	50,000	50,000
Terre H. & Logansport ex. m. 6 p. c.,	50,000	54,000
Texas & Pacific 1st mort 6 p. c. . .	14,000	15,400
Louisville & Nashville (Evansville & Henderson div.) 1st m. 6 p. c.,	75,000	82,500
Schuylkill River East Side 5 p. c., guaranteed by B. & O.	100,000	107,000
BANK STOCK—		
Philadelphia National	10,000	21,000

MISCELLANEOUS—	Par Value.	Market Value.	
Delaware Division Canal 6 p.c. bds.,	\$15,000	\$13,500	
Del. & Raritan Canal and C. & A.			
R. R. & T. loan, 6 p. c.	11,000	11,880	
Lehigh Coal & Nav.con.m., 7 p.c. r.,	5,000	6,350	
N. Y. & Pac. Car Trust, series C,			
6 p. c. reg.	60,000	57,000	
N. Y. & Pac. Car Trust, series D,			
7 p. c. reg.	60,000	60,000	
Car Trust of New York, No. 2,			
series D, 6 p. c. reg.	66,000	62,700	
Chesapeake & Delaware Canal stk.,	11,400	1,000	
Sandy H., Quar. & City I. Tel. stk.,	1,000	1,000	
Mutual Insurance scrip (Atlantic			
Mutual & China Mutual), reg. . .	75,865	79,658	
Pennsylvania Car Trust 5 p. c. reg.,	50,000	51,500	
Lehigh Coal & Nav. gen.m. 4½ p.c.,	50,000	49,000	
Totals	\$4,529,265	\$5,051,918	\$5,051,918 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Ins. Co. of State of Penn. stock,	\$400	\$600	\$350	
Ins. Co. of North America stock,	3,000	10,800	3,000	
" "	3,650	13,140	4,000	
Pennsylvania R. R. Co. stock . .	1,350	1,461	2,000	
Penn. Co. for Insurance on Lives				
and Granting Annuities, stock,	200	800		
United Cos. of New Jersey, stock,	100	205		
Pennsylvania R. R. Co. stock . .	1,300	1,407	900	
Ins. Co. of No. America stock. .	1,000	3,600	2,500	
Philadelphia & Reading R.R. Co.				
general mortgage 6 p. c. bds,	1,000	800	400	
Chicago & N.W. Ind. R. R. Co. stk.,	27,000	27,000	25,000	
Real Estate Trust Co. stock. . .	1,500	1,500	5,000	
Westmoreland Coal Co. stock. .	1,250	1,500		
Ins. Co. of No. America stock. .	250	900		
Philadelphia Warehouse Co. stk.,	2,000	2,200		
United R. R. Cos. of N. J. stock,	3,000	6,150	4,500	
Totals	\$47,000	\$72,063	\$47,650	47,650 00
Cash deposited in bank				832,565 58
Net cash in the hands of agents in course of transmission				440,886 22
Bills receivable, taken for marine risks				145,804 63
Assets of the Company at their actual value				\$8,841,622 01

Items not admitted.

Wrecking-boat "North America"	\$70,000 00
Book debts due Company	65,968 94
Total	\$135,968 94

III. LIABILITIES.

	Fire.	Marine and Inland.	
Losses adjusted and unpaid.....	\$49,744 94	.....
Losses reported and unadjusted.....	118,692 72	\$228,500 00	
Losses resisted.....	32,407 21	25,000 00	
Gross amt. of unpaid losses..	\$200,844 87	\$253,500 00	
Deduct reinsurance and sal- vages thereon.....	8,284 26	75,000 00	
Net amt. of unpaid losses,	\$192,560 61	\$178,500 00	\$371,060 61
Unearned premiums on risks, one year or less.....		\$820,132 40	
Unearned premiums on risks, more than one year...		971,700 46	
Unearned premiums on marine and inland risks.....		238,729 24	
Unearned premiums as computed above.....			2,030,562 10
Reclaimable on perpetual fire policies			589,476 77
Reinsurance premiums			26,011 09
All other liabilities			5,155 37
Total liabilities, except capital stock and surplus.....			\$3,022,265 94
Capital stock.....			3,000,000 00
Surplus beyond all liabilities.....			2,819,356 07
Under special deposits in other States.....		\$21,526 00	
Total liabilities, including capital and surplus.....			\$8,841,622 01

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$2,444,547 36	\$1,561,185 85	
Deduct reinsurance, rebate, abate- ments, and return premiums...	287,048 94	173,626 40	
Actual cash premiums.....	\$2,157,498 42	\$1,387,559 45	\$3,545,057 87
Interest on bonds and mortgages.....			109,696 65
Interest on loans and dividends on stocks and bonds.....			274,332 49
Net perpetual premiums for the year.....			48,128 69
Deposit premiums received for perpetual risks.....		\$60,877 06	
Actual cash income.....			\$3,977,215 70

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses	\$1,401,281 44	\$1,401,776 97	
Deduct salvages and reinsurance....	59,588 00	174,294 69	
Net amount paid for losses,	\$1,341,693 44	\$1,227,482 28	\$2,569,175 72
Cash dividends.....			600,000 00
Commissions and brokerage.....			531,920 76
Salaries and fees.....			129,877 88
Taxes.....			119,234 75
All other payments.....			253,387 46
Deposit premiums returned on perpetual risks.....		\$12,748 37	
Actual cash expenditure			\$4,203,596 57

VI. MISCELLANEOUS.

Fire Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$277,561,849	\$3,465,903 50
Written or renewed during the year.....	191,445,857	2,466,521 61
Total	\$469,007,706	\$5,932,425 11
Deduct those expired and marked off.....	173,390,243	2,293,769 25
In force at the end of the year.....	\$295,617,463	\$3,638,655 86
Deduct reinsurance	6,095,979	78,402 81
Net amount in force.....	\$289,521,484	3,560,253 05

Perpetual Risks.

	Risks.	Total Deposits.
Perpetual risks in force on the 31st December, 1884,	\$21,487,465 71	\$572,373 17
Perpetual risks written during the year.....	2,629,366 49	60,877 06
Totals	\$24,116,832 20	\$633,250 23
Deduct those marked off.....	512,539 78	12,748 37
In force December 31, 1885.....	\$23,604,292 42	\$620,501 86
	Marine and Inland.	Premiums.
Net amount in force at end of year.....	\$19,330,666 00	\$238,729 24

Recapitulation of Fire Risks and Premiums (exclusive of Perpetuals).

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$120,692,466	\$1,640,264 81	1-2	\$820,132 40
1884.....	Two years.....	877,804	8 451 15	1-4	2,112 78
1885.....		1,122,794	10,281 36	3-4	7,781 02
1883.....	Three years....	27,678,694	299,628 84	1-6	49,938 14
1884.....		28,740,054	318,279 25	1-2	159,139 62
1885.....		27,991,202	295,553 10	5-6	246,244 25
1882.....		946,700	9,653 68	1-8	1,206 71
1883.....	Four years.....	1,287,307	13,946 38	3-8	5,229 87
1884.....		1,065,608	11,833 85	5-8	7,396 15
1885.....		1,024,178	10,044 33	7-8	8,788 78
1881.....		11,749,621	142,590 57	1-10	14,259 05
1882.....	Five years	17,698,175	202,449 23	3-10	60,733 76
1883.....		16,597,246	194,350 47	1-2	97,175 23
1884.....		14,927,022	185,855 19	7-10	130,098 57
1885.....		15,223,374	181,725 55	9-10	163,552 95
Over five years.....		1,899,239	35,345 29		18,043 58
Totals.....		\$289,521,484	\$3,560,253 05		\$1,791,832 86

196 INSURANCE CO. OF THE STATE OF PENNSYLVANIA.

Premiums received since the organization of the Company.....	\$75,162,032 54
Losses paid since the Company organized.....	54,095,117 06
Cash dividends paid stockholders.....	9,003,934 25
Losses incurred during the year (fire, \$1,400,000; marine and inland, \$1,228,000.00).....	2,628,000 00
Stock owned by directors at par value.....	140,720 00
Loaned to stockholders not officers.....	22,650 00
Amount deposited for the exclusive protection of policy-holders in the States of Georgia, \$25,000.00, liabilities, \$11,126.00; North Carolina, \$10,000.00, liabilities, \$10,400.00.	

Business in Connecticut, 1885.

Fire risks taken (no marine or inland).....	\$4,392,123 00
Premiums received.....	49,361 15
Losses paid.....	28,828 21
Losses incurred.....	28,147 31

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA,

PHILADELPHIA, PENN.

Commenced Business, November 5, 1794.

HENRY D. SHERRERD, *President.*

JOSEPH H. HOLLINSHEAD, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$68,800 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	111,050 00
Interest due and accrued on bond and mortgage loans.....	2,522 80
Value of lands mortgaged.....	\$141,400 00
Buildings (insured for \$89,300).....	113,800 00
Total.....	\$255,200 00

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
UNITED STATES BONDS—			
U. S. of America, 4½ p. c. g. l. . .	\$10,000 00	\$11,250 00	
MUNICIPAL BONDS—			
City of Philadelphia, no tax, 6 p. c.,	30,000 00	36,000 00	
RAILROAD BONDS—			
Harris., Ports., Mt. Joy & Lancas. .	15,000 00	15,750 00	
C. & A. & D. & R. Can. & Tr. Co.,	5,000 00	5,400 00	
Chic. & Western Ind. 1st m. gold. .	15,000 00	17,250 00	
Phil., Wil. & Bal. 4 p. c. trust cer.,	20,000 00	20,000 00	
Phil. & Reading 7 p. c. gen. mort.,	15,000 00	11,550 00	
Corning, Cowanesque & Antram 6			
per cent. debenture	12,000 00	12,000 00	
Shamokin, Sunb'y & Lewisb'g 1st m.,	10,000 00	8,250 00	
Terre Haute & Logansport ex. m. .	20,000 00	21,000 00	
Steubenville & Ind. ext. reg. m. . .	20,000 00	21,800 00	
Philadelphia & Reading rec. cert. .	15,000 00	15,000 00	
Phil. & Reading car trust 6 p. c. . .	10,000 00	8,000 00	
BANK STOCK—			
Philadelphia Bank	2,000 00	4,300 00	
RAILROAD STOCK—			
Lehigh Valley	17,050 00	19,437 00	
MISCELLANEOUS—			
Susq. & York Turnpike Co. stock. .	500 00	500 00	
Easton & Wilkesb're Turn. Co. stk.,	250 00	50 00	
Lehigh Coal & Navigation Co. loan,	10,000 00	11,100 00	
Schuykill Navigation Co. “	3,000 00	2,040 00	
American Steamship Co. “	10,000 00	11,000 00	
Delano Land Co. “	10,000 00	12,000 00	
Car Trust of N.Y., No. 2, Series C.,	11,000 00	10,780 00	
N. Y. & Pac. Car Tr. Ass. Series C.,	14,000 00	14,000 00	
Mutual Insurance Co.'s scrip, stk.,	86 70	86 70	
Totals	\$274,886 70	\$288,543 70	\$288,543 70

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Phil. & Reading R. R. Co., 2d			\$25,000
series, con. 5 p. c. m. bds .	\$83,000	\$16,600	
Phil. & Reading R. R. Co., 1st			\$25,000
series, con. 5 p. c. m. bds. .	20,000	6,600	
Locust Gap Improvement Co. stk.,	4,000	4,000	10,000
Bethlehem Iron Co. stock.	9,900	13,860	
Ins. Co. of North America stk. .	2,250	7,875	25,000
Del. & Bound Brook R.R. Co. stk.,	10,000	13,000	
Cambria Iron Co. stock.	3,200	7,040	25,000
Muscanetcong Iron Co. 7 p. c. m. b.,	36,000	28,800	
E. Broad Top R. R. Co. reg. bs.,	13,000	10,400	15,000
Rock Hill I. & C. Co. reg. bds.,	8,000	6,400	
Totals	\$189,350	\$114,575	\$100,000 100,000 00

Cash in Company's principal office.....	\$552 41
Cash deposited in bank.....	17,352 20
Interest due and accrued on stocks and bonds.....	5,037 50
Net cash in the hands of agents in course of transmission.....	20,010 30
Bills receivable for fire, marine and inland risks.....	7,898 23
Rents due and accrued.....	610 22
All other property belonging to the Company.....	1,580 00
Assets of the Company at their actual value.....	<u>\$623,957 36</u>

III. LIABILITIES.

Losses unsettled.....	\$37,970 00
Unearned premiums on risks, one year or less.....	\$51,277 97
Unearned premiums on risks, more than one year...	30,970 44
Unearned premiums on inland navigation and marine risks.....	20,835 95
Unearned premiums as computed above.....	103,084 36
Reclaimable on perpetual policies.....	82,338 42
Cash dividends to stockholders remaining unpaid.....	230 00
Total liabilities, except capital stock and surplus.....	<u>\$223,622 78</u>
Capital stock.....	200,000 00
Surplus beyond all liabilities.....	200,334 58
Total liabilities, including capital and surplus.....	<u>\$623,957 36</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$160,310 01	\$68,451 83	
Deduct reinsurance, rebate, abatement, and return premiums.....	26,224 24	15,398 78	
Actual cash premiums.....	\$134,085 77	\$53,053 05	\$187,138 82
Notes received for premiums remaining unpaid.....		7,898 23	
Interest on bonds and mortgages.....			4,812 50
Interests on loans and dividends on stocks and bonds.....			18,772 75
Rents.....			4,395 79
From all other sources.....			221 57
Net deposit premiums received from perpetual risks,	\$1,502 50		
Actual cash income.....			<u>\$215,341 43</u>

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. pd. for losses (includ'g \$23,767.20 occurring in previous years).....	\$69,633 93	\$73,213 46	
Deduct salvages and reinsurance.....	14,071 21	4,273 39	
Net amount paid for losses.....	\$55,562 72	\$68,940 07	\$124,502 79

Cash dividends.....	\$20,110 00
Commissions and brokerage.....	32,230 56
Salaries and fees.....	14,000 00
Taxes.....	5,053 20
All other payments.....	24,777 71
Deposit premiums returned on perpetual risks.....	\$1,703 00
Actual cash expenditure.....	\$220,674 26

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$17,339,007 00	\$162,086 44
Written or renewed during the year.....	15,122,570 00	160,754 19
Totals.....	\$32,461,577 00	\$322,840 63
Deduct those expired and marked off....	15,421,085 00	160,037 31
In force at the end of the year.....	\$17,040,492 00	\$162,803 32
Deduct amount reinsured.....	481,946 00	5,216 18
Net amount in force.....	\$16,558,546 00	\$157,587 14
	Marine and Inland.	Premiums.
Net amount in force at end of year.....	\$1,071,553 00	\$20,835 95

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$11,586,292	\$102,555 95	1-2	\$51,277 97
1884.....	Two years.....	34,900	281 96	1-4	70 49
1885.....		59,470	582 21	3-4	436 65
1883.....	Three years....	704,249	7,711 45	1-6	1,285 24
1884.....		771,134	9,364 30	1-2	4,682 15
1885.....		790,188	8,905 33	5-8	7,421 11
1882.....	Four years.....	26,500	283 70	1-8	35 46
1883.....		35,150	339 33	3-8	127 24
1884.....		57,550	706 95	5-8	441 84
1885.....		89,650	898 63	7-8	786 30
1881.....	Five years.....	296,011	3,654 30	1-10	365 43
1882.....		372,356	2,809 96	3-10	842 98
1883.....		430,907	4,425 54	1-2	2,212 77
1884.....		535,435	6,489 98	7-10	4,542 98
1885.....		768,754	8,577 55	9-10	7,719 80
Totals.....		\$16,558,546	\$157,587 14	....	\$82,248 41

Premiums received since the organization of the Company.....	\$17,671,117 30
Losses paid since the Company organized.....	14,503,324 07
Cash dividends paid stockholders.....	4,106,406 00
Stock owned by the directors at par value.....	33,000 00

	Fire.	Marine.	Total.
Losses incurred during the year.....	\$70,869 32	\$54,878 21	\$125,747 53

JERSEY CITY INSURANCE COMPANY.

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$210,786 85
Premiums received.....	2,378 11
Losses paid.....	828 49
Losses incurred.....	828 49

JERSEY CITY INSURANCE COMPANY,

JERSEY CITY, N. J.

Commenced Business, December 1, 1856.

N. FOOTE, *President.*HENRY C. PEARSON, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$250,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$34,200 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	134,496 00
Loans on bond and mortgage (first liens), more than one year's interest due.....	10,000 00
Interest due and accrued on bond and mortgage loans.....	3,503 00
Value of lands mortgaged.....	\$169,800 00
Buildings (insured for \$182,500).....	214,700 00
Total.....	\$384,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 per cent., 1907...	\$4,000 00	\$4,960 00
“ “ 3 per cent.....	20,000 00	20,700 00
BANK STOCKS—		
First National, Jersey City, N. J..	800 00	1,520 00
Second National, Jersey City, N. J.,	3,000 00	5,280 00

	Par Value.	Market Value.	
MUNICIPAL BONDS—			
Jersey City, water loan, 7 p. c. . . .	\$13,000 00	\$14,430 00	
“ “ improvement, 7 p. c. . . .	8,000 00	8,880 00	
“ “ funded debt, 7 p. c. . . .	4,000 00	4,520 00	
MISCELLANEOUS—			
Jersey City Gas Light Co. stock. . .	8,240 00	12,360 00	
Totals	\$61,040 00	\$72,650 00	\$72,650 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Consolidated Gas Co., N. Y., stk,	\$1,800	\$1,800 00		
Bowery Nat. Bank, N. Y., stock,	1,000	1,400 00	} \$3,900 00	
American Express Co. stock. . .	2,000	2,040 00		
American Express Co. stock. . .	7,000	7,140 00	5,200 00	
Hudson Co. Gas Light Co., stk,	2,000	2,000 00	1,000 00	
Second Nat. Bk., Jersey City, “	5,000	8,800 00	5,000 00	
“ “ “ “	5,000	8,800 00	} 6,000 00	
Hudson Co. Nat. Bk., “	400	660 00		
Brooklyn Gas Light Co. stock,	750	967 50		
American Express Co. stock. . .	10,000	10,200 00	4,700 00	
Brooklyn Gas Light Co. stock. . .	7,000	9,030 00	} 10,000 00	
Nassau Gas Light Co. stock. . . .	3,750	4,912 50		
Home Ins. Co., N. Y., stock. . .	300	390 00	300 00	
United States 4 p. c. bond.	50	60 00	50 00	
Jersey City 6 p. c. bond	1,000	1,050 00	500 00	
Totals	\$47,050	\$59,250 00	36,650 00	36,650 00
Cash in Company's principal office.				2,205 52
Cash deposited in bank.				7,595 59
Interest due and accrued on stocks and bonds.				534 04
Interest due and accrued on collateral loans.				144 80
Net cash in the hands of Agents in course of transmission.				1,666 37
Rents due and accrued				105 00
Assets at their actual value.				\$303,750 32

III. LIABILITIES.

Losses reported and unadjusted.		\$5 00
Unearned premiums on risks, one year or less.	\$14,155 00	
Unearned premiums on risks, more than one year.	31,225 80	
Unearned premiums as computed above.		45,380 80

Reclaimable on perpetual policies.....	\$973 04
Due and accrued for salaries, etc.....	250 00
All other demands against the Company.....	4,998 15
Total liabilities, except capital stock and surplus.....	\$51,606 99
Capital stock.....	200,000 00
Surplus beyond all liabilities.....	52,143 33
Total liabilities, including capital and surplus.....	\$303,750 32

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$52,848 74
Deduct reinsurance, rebate, abatement, and return premiums.....	5,245 01
Actual cash premiums.....	\$47,603 73
Interest on bonds and mortgages.....	7,695 15
Interest on loans and dividends on stocks and bonds.....	5,138 55
Rents.....	1,128 53
From all other sources.....	908 80
Actual cash income.....	\$62,479 76

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$803.44 occur- ring in previous years).....	\$24,689 07
Deduct salvage and reinsurance.....	2,187 17
Net amount paid for losses.....	\$22,501 90
Cash dividends.....	12,000 00
Commissions and brokerage.....	6,075 30
Salaries and fees.....	9,046 42
Taxes.....	1,710 41
All other payments.....	5,105 75
Deposit premiums returned on perpetual risks.....	\$356.72
Actual cash expenditure.....	\$56,439 78

VI. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$11,147,662	\$87,274 41
Written or renewed during the year.....	6,811,005	53,454 37
Total.....	\$17,958,667	\$140,728 78
Deduct those expired and marked off.....	6,521,028	48,376 33
In force at the end of the year.....	\$11,437,639	\$92,352 45
Deduct amount reinsured.....	222,300	1,277 29
Net amount in force.....	\$11,215,339	\$91,075 16

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$4,149,722	\$28,726 73	1-2	\$14,363 36
1884.....	Two years.....	5,950	38 70	1-4	9 67
1885.....		4,450	51 50	3-4	38 61
1883.....	Three years....	1,788,975	15,189 10	1-6	2,531 51
1884.....		2,127,088	16,768 53	1-2	8,384 26
1885.....		2,125,913	16,747 17	5-6	13,955 98
1882.....	Four years.....	300	4 20	1-8	52
1883.....		.....	.....	..	.....
1884.....		2,000	20 00	5-8	12 50
1885.....		.....	.....	..	.....
1881.....	Five years.....	250,430	2,937 44	1-10	293 74
1882.....		266,325	3,098 69	3-10	929 60
1883.....		176,909	2,091 35	1-2	1,045 67
1884.....		286,341	3,166 38	7-10	2,214 46
1885.....		230,920	2,488 41	9-10	2,239 56
Perpetual.....		22,316	1,024 25	$\frac{95}{100}$	973 04
Totals		\$11,437,639	\$92,352 45	....	\$46,992 48
Deduct amount reinsured.....		222,300	1,277 29	1-2	638 64
Totals		\$11,215,339	\$91,075 16	....	\$46,353 84
Premiums received since the organization of the Company.....					\$1,683,974 66
Losses paid since the Company organized.....					627,701 84
Cash dividends paid stockholders.....					488,030 90
Stock owned by directors at par value.....					56,050 00
Losses incurred during the year.....					21,890 63
Loaned to officers and directors.....					11,400 00
Loaned to stockholders not officers.....					10,100 00

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$519,943 00
Premiums received.....	4,330 99
Losses paid.....	2,894 24
Losses incurred.....	2,894 24

MANUFACTURERS AND BUILDERS FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, November 22, 1870.

EDWARD V. LOEW, *President.*I. JAY NESTELL, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage (first lien), not more than one year's interest due.....	\$56,400 00
Interest due and accrued on bond and mortgage loans.....	2,192 00
Value of lands mortgaged.....	\$51,000 00
Buildings (insured for \$38,500.00).....	82,500 00
Total.....	\$133,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 3 per cent. reg.....	\$50,000 00	\$51,750 00	
“ “ 4 per cent. coupon..	2,200 00	2,728 00	
District of Columbia 3-65.....	71,550 00	83,713 50	
RAILROAD BONDS—			
New York & Erie 1st mort.....	10,000 00	12,675 00	
Fort Worth & Denver City 1st m..	20,000 00	16,600 00	
RAILROAD STOCKS—			
Chicago, Rock Island & Pacific...	50,000 00	64,250 00	
New York Central & Hud. River.	70,000 00	73,850 00	
Illinois Central.....	10,000 00	13,975 00	
“ “ leased line.....	1,700 00	1,581 00	
Delaware & Hudson Canal.....	11,600 00	11,223 00	
Long Island.....	10,000 00	8,000 00	
Chicago, Burlington & Quincy....	2,400 00	3,303 00	
Totals.....	\$309,450 00	\$343,648 50	343,648 50

Loans on Collateral.

	Par Value.	Market Val.	Amt. Loaned.	
Mor., Louisiana & T. S.S. Co. b.,	\$20,000	\$22,000 00	\$19,500 00	
" " " "	4,000	4,400 00	3,000 00	
Eleventh Ward Bank stock....	2,750	3,712 50	2,500 00	
Eagle Fire Co. stock.....	800	1,936 00	1,500 00	
Peoples Fire Insurance Co. stk..	2,000	2,120 00	1,700 00	
Erie R. R. 1st mort. bonds....	10,000	12,675 00	9,605 00	
Totals	\$39,550	\$46,843 50	\$37,805 00	\$37,805 00
Cash in Company's principal office.....				1,703 97
Cash deposited in bank.....				14,567 44
Interest due and accrued on stocks.....				1,075 00
Interest due and accrued on collateral loans.....				545 69
Net cash in the hands of agents in course of transmission..				13,755 51
Assets of the Company at their actual value.....				\$471,693 11

III. LIABILITIES.

Losses adjusted and unpaid.....	\$1,619 43	
Losses reported and unadjusted.....	8,790 07	
Losses resisted.....	3,265 82	
Gross amount of unpaid losses.....	\$13,675 32	
Deduct reinsurance.....	11 66	
Net amount of unpaid losses.....		\$13,663 66
Unearned premiums on risks, one year or less.....	\$70,621 02	
Unearned premiums on risks, more than one year....	34,109 89	
Unearned premiums as computed above.....		104,730 91
Cash dividends to stockholders remaining unpaid.....		600 00
All other demands against the Company.....		2,255 35
Total liabilities, except capital stock and surplus.....		\$121,249 92
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		150,443 19
Total liabilities, including capital and surplus.....		\$471,693 11

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$209,071 84	
Deduct reinsurance, rebate, abatement and return premiums	23,779 35	
Actual cash premiums.....		\$185,292 49
Interest on bonds and mortgages.....		2,511 00
Interest on loans and bonds, and dividends on stocks.....		17,526 47
Actual cash income.....		\$205,329 96

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$13,541 occurring in previous years).....	\$122,947 84	
Deduct salvages and reinsurance.....	2,661 31	
Net amount paid for losses.....		\$120,286 53
Cash dividends.....		12,420 00
Commissions and brokerage.....		40,498 79
Salaries and fees.....		19,739 72
Taxes.....		5,054 74
All other payments.....		12,865 55
Actual cash expenditure.....		\$210,865 33

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$30,674,496 00	\$205,303 50
Written or renewed during the year... ..	31,748,740 00	206,082 55
Totals.....	\$62,423,236 00	\$411,386 05
Deduct those expired and marked off.....	30,182,396 00	202,456 41
In force at the end of the year.....	\$32,240,840 00	\$208,929 64
Deduct amount reinsured.....	2,107,200 00	10,698 59
Net amount in force.....	\$30,133,640 00	\$198,231 05

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$20,427,201	\$141,242 04	1-2	\$70,621 02
1884.....	Two years.....	39,250	259 78	1-4	64 94
1885.....		11,500	71 24	3-4	53 43
1883.....		1,706,386	9,353 76	1-6	1,558 96
1884.....	Three years....	3,063,153	17,839 49	1-2	8,919 74
1885.....		4,115,163	22,604 12	5-6	18,836 76
1882.....		6,800	55 25	1-8	6 90
1883.....	Four years.....	3,500	28 13	3-8	10 54
1884.....		14,200	142 50	5-8	89 06
1885.....		27,600	242 50	7-8	212 19
1881.....		43,750	284 32	1-10	28 43
1882.....	Five years.....	73,580	455 22	3-10	136 56
1883.....		86,142	930 63	1-2	465 31
1884.....		297,648	2,613 96	7-10	1,829 77
1885.....		217,767	2,108 11	9-10	1,897 30

Totals.....	\$30,133,640	\$198,231 05	....	\$104,730 91
Premiums received since the organization of the Company.....				\$1,785,992 73
Losses paid since the Company organized.....				661,841 28
Cash dividends declared.....				266,000 00
Stock owned by directors at par value.....				79,500 00
Losses incurred during the year.....				118,789 85
Loaned to officers and directors.....				83,105 00

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$529,109 00
Premiums received.....	6,502 72
Losses paid.....	4,213 22
Losses incurred.....	4,424 97

MECHANICS FIRE INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business, May 7, 1857.

JOHN H. MOTT, *President.*WALTER NICHOLS, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$250,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$121,300 00
Interest accrued on bond and mortgage loans.....	1,687 50
Value of lands mortgaged.....	\$85,500 00
Buildings (insured for \$140,550).....	186,000 00
Total.....	\$271,500 00

Stocks and Bonds owned by the Company.

	Par value.	Market value.
UNITED STATES BONDS—		
United States 4 p. c. reg.....	\$168,000 00	\$206,850 00
“ “ 4 p. c. cou.....	3,000 00	3,735 00
“ “ 4½ p. c. cou.....	26,000 00	29,315 00
MISCELLANEOUS—		
Peoples G. L. Co., Brooklyn, stock,	5,000 00	4,300 00
Salisbury R. R. Co., Penn., bonds,	500 00	500 00
Grand Belt Copper Co., N. Y....	20,000 00	796 24

Totals.....	\$222,500 00	\$245,496 24	245,496 24
-------------	--------------	--------------	------------

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Montauk Fire Ins. Co., Brooklyn,	\$1,000	\$1,000	\$800	\$800 00
Cash in principal office.....				1,733 38
Cash deposited in banks.....				38,689 95
Interest due and accrued on collateral loans.....				9 00
Net cash in the hands of agents in course of transmission.....				20,850 19
Assets of the Company at their actual value.....				\$430,566 26

III. LIABILITIES.

Losses adjusted and unpaid.....	\$18,694 30	
Losses reported and unadjusted.....	7,584 15	
Gross amount of unpaid losses.....		\$26,278 45
Unearned premiums on risks, one year or less.....	\$106,438 55	
Unearned premiums on risks, more than one year...	24,584 68	
Unearned premiums as computed above.....		131,023 23
All other demands against the Company.....		940 00
Total liabilities, except capital stock and surplus.....		\$158,241 68
Capital stock.....		250,000 00
Surplus beyond all liabilities.....		22,324 58
Under special deposit in Georgia.....	\$17,656 16	
Total liabilities, including capital stock and surplus...		\$432,866 26

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$292,610 81	
Deduct reinsurance, rebate, abatement and return premiums.....	66,388 62	
Actual cash premiums.....		\$226,222 19
Interest on bonds and mortgages.....		7,451 00
Interest on loans and bonds, and dividends on stocks.....		7,969 92
Actual cash income.....		\$241,643 11

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$24,134.07 occurring in previous years).....	\$141,642 49	
Deduct reinsurance and salvage.....	3,213 58	
Net amount paid for losses.....		\$138,428 91
Cash dividends.....		12,500 00
Commissions and brokerage.....		54,439 65
Salaries and fees.....		17,949 88
Taxes.....		5,650 45
All other payments.....		18,991 73
Actual cash expenditure.....		\$247,960 62

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$30,348,824 93	\$252,752 31
Written or renewed during the year.....	37,362,102 26	303,987 36
Totals	\$67,710,927 19	\$556,739 67
Deduct those expired and marked off.....	30,336,646 97	226,761 00
In force at the end of the year.....	\$37,374,280 22	\$329,978 67
Deduct amount reinsured.....	6,229,681 99	76,249 16
Net amount in force.....	\$31,144,598 23	\$253,729 51

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One yr. or less.	\$26,521,698 07	\$212,877 10	1-2	\$106,438 55
1884.....	Two years.....	24,625 00	182 55	1-4	45 64
1885.....		96,247 50	868 75	3-4	651 56
1883.....	Three years....	915,423 00	6,037 91	1-6	1,006 32
1884.....		1,811,744 00	12,306 64	1-2	6,153 32
1885.....		1,391,347 66	17,315 18	5-6	14,429 31
1882.....	Four years.....	2,000 00	20 00	1-8	2 50
1881.....	Five years.....	43,199 00	479 79	1-10	49 78
1882.....		90,970 00	879 28	3-10	263 78
1883.....		76,103 00	584 79	1-2	292 40
1884.....		95,225 00	1,150 79	7-10	805 55
1885.....		75,016 00	976 92	9-10	879 22
1881.....	Six years.....	1,000 00	31 81	1-6	5 30
Totals.....		\$31,144,598 23	\$253,729 51		\$131,023 23

Premiums received since the organization of the Company.....	\$3,172,020 16
Losses paid since the Company organized.....	1,468,431 43
Cash dividends paid stockholders.....	515,500 00
Stock owned by the directors at par value.....	84,350 00
Losses incurred during the year.....	140,573 29
Special deposit for the exclusive protection of policy-holders in the State of Georgia, \$25,000.00; liability, \$17,656.16.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$804,470 00
Premiums received.....	7,526 57
Losses paid.....	7,768 41
Losses incurred.....	7,768 41

THE MERCHANTS INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, April, 1858.

HENRY POWLES, *President*.J. R. MULLIKIN, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$134,804 16
Loans on bond and mortgage (first liens), not more than one year's interest due.....	414,887 00
Interest due and accrued on bond and mortgage loans.....	8,033 01
Value of lands mortgaged.....	\$508,280 00
Buildings (insured for \$472,575).....	568,850 00
Total	\$1,077,130 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States reg. 4 p. c.....	\$130,000 00	\$160,225 00
“ coupon 4 p. c.....	2,000 00	2,280 00
“ “ 4½ p. c....	2,000 00	2,252 00
New Jersey.....	1,000 00	1,170 00
MUNICIPAL BONDS—		
East Orange street improvement...	15,250 00	16,165 00
Elizabeth city.....	11,200 00	8,000 00
Newark city improvement.....	100,000 00	121,000 00
Elizabeth town water.....	8,000 00	9,280 00
Jersey City.....	3,000 00	3,060 00

	Par Value.	Market Value.	
RAILROAD BONDS—			
Orange & Newark Horse Car.....	\$50,000 00	\$64,000 00	
Morris & Essex.....	13,000 00	18,720 00	
Belleville & Newark Horse Car..	1,000 00	1,340 00	
Newark & Irvington Horse Car..	2,000 00	2,460 00	
RAILROAD STOCKS—			
New Jersey Central consolidated..	25,000 00	26,250 00	
Newark & Bloomfield Horse Car..	10,000 00	12,400 00	
New York & Long Branch.....	10,000 00	10,000 00	
Warren.....	5,000 00	5,900 00	
MISCELLANEOUS—			
Long Branch School.....	15,000 00	17,850 00	
School District No. 30, Essex Co.,	900 00	900 00	
Newark Gas Light Co.....	10,000 00	14,000 00	
Citizens Gas Light Co.....	13,700 00	16,851 00	
Totals.....	\$428,050 00	\$514,103 00	\$514,103 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
N. B. Bldg. & Loan Ass'n stock,	\$800	\$800	\$500	
National State Bank stock.....	3,550	4,260	3,500	
National City Bank stock.....	1,000	1,280	1,000	
“ “ “ “	500	640	1,000	
Nat. Newark Banking Co. stock,	500	635		
Mfrs. National Bank stock.....	4,000	3,000	2,500	
Newark & New York R. R. bds.,	4,500	4,950	3,500	
Yonkers Gas Co. stock.....	5,600	3,920	2,700	
National City Bank stock.....	3,000	3,484	1,000	
Totals	\$23,450	\$22,969	\$15,700	15,700 00
Cash in Company's principal office.....				4,302 07
Cash in bank.....				58,597 71
Interest due and accrued on stocks and bonds.....				6,388 68
Interest due and accrued on collateral loans.....				210 21
Net cash in the hands of agents in course of transmission.....				56,551 59
Rents due and accrued.....				1,293 65
Assets of the Company at their actual value.....				\$1,214,871 08

III. LIABILITIES.

Losses adjusted and unpaid.....	\$35,677 20	
Losses reported and unadjusted.....	16,490 00	
Losses resisted.....	21,780 45	
Gross amount of unpaid losses.....		\$73,947 65
Unearned premiums on risks, one year or less.....	\$227,621 85	
Unearned premiums on risks, more than one year ..	141,743 11	
Unearned premiums as computed above.....		369,364 96

Reclaimable on perpetual policies.....	\$480 00
Principal unpaid on scrip or certificates of profits.....	4,903 00
Interest due and declared remaining unpaid.....	1,224 83
Taxes.....	1,192 76
All other demands against the Company.....	6,057 56
Total liabilities, except capital stock and surplus.....	\$457,170 76
Capital stock.....	400,000 00
Surplus beyond all liabilities.....	357,700 32
Amount of surplus which constitutes a permanent reserve fund.....	\$4,903 00
Under special deposit in Georgia.....	15,722 19
Total liabilities, including capital and surplus.....	\$1,214,871 08

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$651,706 55
Deduct reinsurance, rebate, abatement and return premiums.....	74,670 04
Actual cash premiums.....	\$577,036 51
Interest on bonds and mortgages.....	26,086 99
Interest on loans and bonds and dividends on stocks.....	25,888 30
Rents.....	4,309 92
Actual cash income.....	\$633,321 72

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$55,326.58 occur- ring in previous years).....	\$381,384 79
Deduct salvages and reinsurance.....	3,895 04
Net amount paid for losses.....	\$377,489 75
Scrip or certificates of profit redeemed in cash.....	435 12
Cash dividends.....	40,000 00
Commissions and brokerage.....	105,279 22
Salaries and fees.....	28,460 00
Taxes.....	17,660 51
All other payments.....	62,782 57
Actual cash expenditure.....	\$632,107 17

VI. MISCELLANEOUS.

	Fire.	Premiums.
In force, on the 31st day of December of the pre- ceding year.....	\$65,994,389	\$712,759 81
Written or renewed during the year.....	60,485,886	653,679 56
Total.....	\$126,480,275	\$1,366,439 37
Deduct those expired and marked off.....	59,376,607	636,116 32
In force at the end of the year.....	\$67,103,668	\$730,323 05
Deduct amount reinsured.....	1,084,581	12,105 15
Net amount in force.....	\$66,019,087	\$718,217 90

Risks and Premiums.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$41,560,338	\$455,243 69	1-2	\$227,621 85
1884.....	Two years.....	131,881	1,272 47	1-4	318 12
1885.....		71,088	639 59	3-4	479 69
1883.....	Three years....	4,799,427	48,828 74	1-6	8,138 12
1884.....		5,485,216	57,331 67	1-2	28,665 83
1885.....		6,770,813	69,344 76	5-6	57,787 30
1882.....	Four years.....	70,750	641 71	1-8	80 21
1883.....		111,625	1,070 07	3-8	401 28
1884.....		102,392	1,140 78	5-8	712 99
1885.....		70,350	865 94	7-8	757 70
1881.....	Five years.....	1,062,573	12,135 06	1-10	1,213 51
1882.....		1,257,693	14,698 67	3-10	4,409 60
1883.....		1,393,824	15,997 97	1-2	7,998 99
1884.....		1,455,774	18,515 51	7-10	12,960 85
1885.....		1,574,543	19,359 00	9-10	17,423 10
Perpetual.....		19,800	1,132 27 } $\frac{95}{100}$		
Over five years.....		81,000			395 82
Totals.....		\$66,019,087	\$718,217 90	....	\$369,364 96

Premiums received since the organization of the Company.....	\$6,459,849 00
Losses paid since the Company organized.....	3,148,667 75
Cash dividends paid stockholders.....	564,219 00
Stock dividends declared.....	240,000 00
Stock owned by the directors at par value.....	73,825 00
Losses incurred during the year.....	384,015 30
Loaned to officers and directors.....	4,500 00
Amount deposited for the exclusive protection of policy-holders in the State of Georgia, \$25,000.00, liabilities, 15,722.19.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$1,394,053 28
Premiums received.....	15,557 70
Losses paid.....	11,185 14
Losses incurred.....	11,248 88

THE MERCHANTS INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, April, 1850.

JOHN H. MORRIS, *President.*ISAAC S. METTLER, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$15,500 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	80,100 00
Interest due and accrued on bond and mortgage loans.....	1,095 83
Value of lands mortgaged.....	\$109,500 00
Buildings (insured for \$90,500.00).....	113,500 00
Total.....	\$223,000 00

Stocks and bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States reg., 4 p. c.....	\$135,000 00	\$166,050 00	
United States coupon, 4½ p. c....	15,000 00	16,875 00	
MUNICIPAL BONDS—			
New York city.....	35,000 00	36,050 00	
RAILROAD STOCKS—			
New York Central & Hudson River,	10,000 00	10,550 00	
New Jersey Central.....	10,000 00	4,350 00	
Rensselaer & Saratoga.....	1,000 00	1,600 00	
BANK STOCKS—			
North River.....	9,000 00	10,350 00	
Merchants Exchange.....	3,000 00	3,000 00	
MISCELLANEOUS—			
Western Union Tel. Co. stock....	20,000 00	14,500 00	
Totals	\$238,000 00	\$263,325 00	263,325 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Home Ins. Co. stock.....	\$800	\$1,040	\$700 00	
N. Y., Lack. & Western Ry.				
con. bonds.....	3,000	3,180	2,600 00	
N. Y., Lack. & Western Ry.				
con. bonds.....	1,000	1,060	249 16	
Totals	\$4,800	\$5,280	\$3,549 16	\$3,549 16
Cash in Company's principal office.....				14 71
Cash in bank.....				65,751 68
Interest due and accrued on stocks and bonds.....				1,506 25
Net cash in the hands of agents in course of transmission.....				18,948 86
Assets of the Company at their actual value.....				\$449,791 49

III. LIABILITIES.

Losses reported and unadjusted.....	\$18,138 00	
Losses resisted.....	3,200 00	
Gross amount of unpaid losses.....		\$21,338 00
Unearned premiums on risks, one year or less.....	93,219 12	
Unearned premiums on risks, more than one year....	25,798 23	
Unearned premiums as computed above.....		119,017 35
All other demands against the Company.....		1,763 10
Total liabilities, except capital stock and surplus.....		\$142,118 45
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		107,673 04
Total liabilities, including capital and surplus.....		\$449,791 49

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$217,430 87	
Deduct reinsurance, rebate, abatement, and return premiums	19,045 87	
Actual cash premiums.....		\$198,385 00
Interest on bonds and mortgages.....		4,945 71
Interest on loans and bonds and dividends on stocks'.....		8,357 21
Rents.....		1,275 45
Actual cash income.....		\$212,963 37

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$7,115.85 occur- ring in previous years).....	\$62,493 04	
Deduct salvages and reinsurance.....	246 63	
Net amount paid for losses.....		\$62,246 41

Cash dividends.....	\$18,000 00
Commissions and brokerage.....	47,304 80
Salaries and fees.....	16,970 31
Taxes.....	6,769 33
All other payments.....	14,118 97
Actual cash expenditure.....	<u>\$165,409 82</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$19,286,655	\$134,048 91
Written or renewed during the year.....	26,424,271	233,711 50
Totals.....	\$45,710,926	\$367,760 41
Deduct those expired and marked off.....	20,054,732	138,816 92
In force at the end of the year.....	\$25,656,194	\$228,943 49
Deduct amount reinsured.....	56,200	390 02
Net amount in force.....	\$25,599,994	\$228,553 47

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One yr. or less..	\$19,485,313	\$186,438 23	1-2	\$93,219 12
1884.....	Two years....	12,000	120 25	1-4	30 06
1885.....		103,476	1,004 16	3-4	753 12
1883.....	Three years...	1,297,975	7,895 67	1-6	1,315 95
1884.....		1,536,373	10,419 05	1-2	5,209 52
1885.....		2,865,840	20,076 21	5-6	16,730 18
1881.....	Five years....	.....	.....	.....	.....
1882.....		47,500	287 50	3-10	86 25
1883.....		53,500	415 63	1-2	207 81
1884.....		121,917	1,208 77	7-10	846 14
1885.....		76,100	688 00	9-10	619 20
Totals.....		\$25,599,994	\$228,553 47	....	\$119,017 35
Premiums received since the organization of the Company.....					\$4,628,433 80
Losses paid since the Company organized.....					1,996,282 55
Cash dividends paid stockholders.....					1,110,000 00
Stock owned by directors at par value.....					44,400 00
Losses incurred during the year.....					72,459 41
Loaned to officers and directors.....					249 16
Loaned to stockholders not officers.....					949 16

Business in Connecticut, 1885.

None.—Admitted in 1886.

MERCHANTS INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business, July, 1851.

W. T. BARTON, *President.*

WM. P. GOODWIN, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$35,500 00
Interest accrued on bond and mortgage loans.....	223 33
Value of lands mortgaged.....	\$76,500 00
Buildings (insured for \$34,800).....	56,500 00
Total	\$133,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
BANK STOCKS—			
National Bank of Commerce.....	\$80,000 00	\$88,000 00	
American National.....	50,000 00	46,000 00	
Merchants “	20,000 00	25,200 00	
Globe “	10,000 00	14,000 00	
Phenix “	10,000 00	18,000 00	
Mechanics “	12,850 00	18,504 00	
Manufacturers “	10,200 00	14,943 00	
MISCELLANEOUS—			
Providence Gas Company stock...	23,350 00	35,492 00	
Delaware & Hudson Canal Co. stk.,	9,862 00	9,700 00	
Totals	\$226,262 00	\$269,839 00	269,839 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Phoenix Nat. Bank stk., Prov...	\$100	\$180 }	\$150 00	
Providence Gas Co.....	50	76 }		
Union R. R. Co., Prov.....	5,500	9,360	8,000 00	
New Haven & Derby R. R....	3,000	3,750	2,391 15	
Totals	\$8,650	\$13,366	\$10,541 15	10,541 15

Cash in Company's principal office.....	\$1,642 65
Cash deposited in banks.....	74,145 22
Interest due and accrued on collateral loans.....	920 66
Net cash in the hands of agents in course of transmission	25,628 86
Assets of the Company at their actual value.....	<u>\$418,440 87</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$5,289 13	
Losses reported and unadjusted.....	13,812 04	
Losses resisted.....	2,458 43	
Gross amount of unpaid losses.....		\$21,559 60
Unearned premiums on risks, one year or less.....	\$85,029 28	
Unearned premiums on risks, more than one year...	34,861 62	
Unearned premiums on marine risks.....	19 75	
Unearned premiums as computed above.....		119,910 65
Due and accrued for salaries, etc.....		707 01
All other demands against the Company.....		223 13
Total liabilities, except capital stock and surplus.....		<u>\$142,400 39</u>
Capital stock.....		200,000 00
Surplus beyond capital and all liabilities.....		76,040 48
Total liabilities, including capital and surplus.....		<u>\$418,440 87</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$221,432 79	\$2,802 94	
Deduct reinsurance, rebate, abatements and return premiums....	25,192 71	91 53	
Actual cash premiums.....	\$196,240 08	\$2,711 41	\$198,951 49
Interest on bonds and mortgages.....			1,075 00
Interest on loans and bonds, and dividends on stocks.....			16,676 81
From all other sources.....			14 22
Actual cash income.....			<u>\$216,717 52</u>

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (inc. \$25,607.99 occurring in previous years)....	\$128,814 57	\$3,019 61	
Deduct salvages and reinsurance.....	3,500 08		
Net amount paid for losses.....	\$125,314 49	\$3,019 61	\$128,334 10
Cash dividends.....			12,000 00
Commissions and brokerage.....			36,054 43
Salaries and fees.....			27,422 26
Taxes.....			6,599 45
Actual cash expenditure.....			<u>\$210,410 24</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$20,348,971	\$248,916 40
Written or renewed during the year.....	18,750,696	221,432 79
Totals	\$39,099,667	\$470,349 19
Deduct those expired and marked off.....	19,062,406	226,174 40
In force at the end of the year.....	\$20,037,261	\$244,174 79
Deduct amount reinsured.....	162,846	1,932 42
Net amount in force.....	\$19,874,415	\$242,242 37
	Marine and Inland.	Premiums.
In force at end of year.....	\$8,731 00	\$19 75

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fractions unearned.	Premiums unearned.
1885....	One year or less,	\$13,539,548	\$170,058 56	1-2	\$85,029 28
1884.....	Two years.....	67,285	656 96	1-4	164 24
1885.....		73,915	708 88	3-4	531 66
1883.....	Three years....	1,125,141	12,074 79	1-6	2,012 46
1884		958,897	10,487 22	1-2	5,243 61
1885.....		882,724	9,753 07	5-6	8,127 56
1882.....	Four years.....	214,625	2,242 72	1-8	280 34
1883.....		191,435	2,004 26	3-8	751 59
1884.....		95,375	1,070 85	5-8	669 25
1885.....		67,175	688 70	7-8	602 62
1881.....	Five years.....	478,091	5,759 52	1-10	575 95
1882.....		582,988	6,975 70	3-10	2,092 71
1883.....		584,435	7,004 60	1-2	3,502 30
1884.....		467,722	5,867 64	7-10	4,107 32
1885.....		545,059	6,888 90	9-10	6,200 01
Totals.....		\$19,874,415	\$242,242 37	.....	\$119,890 90

Premiums received since the organization of the Company.....	\$5,262,838 13
Losses paid.....	3,599,248 94
Cash dividends paid stockholders.....	602,000 00
Stock owned by the directors at par value.....	48,400 00
Losses incurred during the year (fire, \$119,466.10; marine and inland, \$2,519.61).....	121,985 71

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$661,839 00
Premiums received.....	7,649 20
Losses paid.....	1,746 00
Losses incurred.....	2,989 77

MILWAUKEE MECHANICS MUTUAL,

MILWAUKEE, WISCONSIN.

Commenced Business, April 1, 1852.

CHRISTIAN PREUSSER, *President.*ADOLPH J. CRAMER, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company.....	\$37,450 00
Loans on bond and mortgage (first liens), more than one year's interest due.....	507,205 13
Interest due and accrued on bond and mortgage loans.....	7,790 00
Value of land mortgaged.....	\$675,900 00
Buildings (insured for \$344,500.00).....	510,000 00
Total.....	\$1,185,900 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BOND—			
United States 4½ p. c. reg.....	\$209,000 00	\$224,000 00	
MUNICIPAL AND COUNTY BONDS—			
Milwaukee County.....	40,000 00	41,500 00	
Milwaukee City.....	76,000 00	76,000 00	
Brown County, Wisconsin.....	43,500 00	44,000 00	
Dodge “ “.....	8,000 00	8,000 00	
Door “ “.....	6,000 00	6,300 00	
Oshkosh City, “.....	30,000 00	35,000 00	
St. Paul, Minn., Water.....	100,000 00	104,500 00	
RAILROAD STOCK—			
Cream City (Milwaukee).....	5,300 00	5,300 00	
Totals.....	\$517,800 00	\$544,600 00	544,600 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Ludington, Wells & Van Schaick				
Lumber Co., Chicago.....	\$100,000	\$200,000	\$50,000	
Cream City R. R. Co., Mil., stk..	34,000	51,000	30,000	
Mortgage and note, city property,	4,000	10,000	4,000	
Totals	\$138,000	\$261,000	\$84,000	\$84,000 00
Cash in Company's office.....				12,219 86
Cash deposited in bank.....				80,185 78
Interest accrued on collateral loans.....				800 00
Interest accrued on stocks.....				4,100 00
Net cash in the hands of agents in course of transmission.....				35,667 79
Assets at their actual value.....				\$1,314,018 66

III. LIABILITIES.

Losses adjusted and unpaid.....	\$5,498 00	
Losses reported and unadjusted.....	9,875 00	
Losses resisted	6,946 00	
Gross amount of unpaid losses.....		\$22,319 00
Unearned premiums on risks, one year or less.....	\$195,717 96	
Unearned premiums on risks, more than one year.....	184,287 62	
Unearned premiums as computed above.....		380,005 58
Dividends to stockholders remaining unpaid.....		51 00
Total liabilities, except capital stock and surplus.....	\$402,375 58	
Capital stock.....	200,000 00	
Surplus beyond all liabilities.....	711,642 98	
Total liabilities, including capital and surplus.....		\$1,314,018 56

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$506,154 79	
Deduct reinsurance, rebate, abatements, and return premiums.....	36,875 43	
Actual cash premiums.....		\$469,279 36
Bills and notes received for premiums remaining unpaid,	\$35,667 79	
Interest on bonds and mortgages.....		26,923 90
Interest on loans and bonds and dividends on stocks.....		28,596 60
Rents.....		1,549 96
All other sources.....		448 25
Actual cash income.....		\$526,798 07

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$27,850.31 occurring in previous years).....	\$219,175 31
Cash dividends.....	19,962 00
Commissions and brokerage.....	107,907 40
Salaries and fees.....	33,626 01
Taxes.....	14,690 44
All other payments.....	29,573 18
Actual cash expenditure.....	\$424,934 34

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$42,618,760	\$634,128 42
Written or renewed during the year.....	37,178,333	513,419 52
Totals.....	\$79,797,093	\$1,147,547 94
Deduct those expired and marked off....	29,670,438	408,332 82
In force at the end of the year.....	\$50,126,655	\$739,215 12
Deduct amount reinsured.....	.....	.....
Net amount in force.....	\$50,126,655	\$739,215 12

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$26,631,351	\$391,435 92	1-2	\$195,717 96
1883.....	Three years....	18,735,443	79,400 41	1-6	13,233 40
1884.....			83,855 63	1-2	41,927 81
1885.....			99,588 77	5-6	82,990 64
1881.....			12,756 44	1-10	1,275 64
1882.....	Five years.....	4,759,861	16,046 09	3-10	4,813 83
1883.....			18,624 86	1-2	9,312 43
1884.....			15,112 17	7-10	10,578 52
1885.....			22,394 83	9-10	20,155 35
Totals.....		\$50,126,655	\$739,215 12	.....	\$380,005 58

Premiums received since the organization of the Company.....	\$4,583,831 30
Losses paid since the Company organized.....	2,140,837 59
Cash dividends declared.....	30,000 00
Stock owned by directors at par value.....	103,970 00
Losses incurred during the year.....	213,644 00
Loaned to officers and directors.....	35,000 00
Loaned to stockholders not officers.....	7,600 00

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$546,422 00
Premiums received.....	4,680 05
Losses paid.....	17 70
Losses incurred.....	17 70

MONTAUK FIRE INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business, May 23, 1857.

DANIEL F. FERNALD, *President.*GEORGE F. MALBY, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$16,800 00
Value of land mortgaged.....	\$16,000 00
Buildings (insured for \$15,225).....	21,500 00
Total	\$37,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4½ p. c. reg.....	\$10,000 00	\$11,300 00
“ 4 “ “ 1907... ..	128,000 00	157,440 00
“ 4 “ cou., 1907,	15,000 00	18,450 00
RAILROAD STOCKS—		
Broadway	5,200 00	8,580 00
Bushwick	2,000 00	3,300 00
BANK STOCKS—		
National City, Brooklyn.....	10,000 00	30,000 00
Long Island.....	3,500 00	4,200 00
Nassau National.....	5,100 00	10,200 00
Mechanics, Brooklyn.....	2,500 00	5,250 00
Bank of New York.....	3,300 00	5,610 00
First National, Brooklyn.....	1,200 00	3,360 00
Commercial, “	600 00	780 00
MISCELLANEOUS—		
Nassau Gas Light Co. certificates..	5,000 00	5,050 00
Long Island Loan & Trust Co. stk.,	2,000 00	2,400 00
Union Ferry Co. stock.....	1,300 00	2,041 00
Totals	\$194,700 00	\$267,961 00

267,961 00

Loan on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Com. Bank of Brooklyn, stock..	\$900	\$1,170	\$400	\$400 00
Cash in Company's office.....				19 63
Cash deposited in bank.....				28,445 42
Interest due and accrued on collateral loans.....				12 00
Net cash in the hands of agents in course of transmission.....				14,340 22
Assets at their actual value				<u>\$327,978 27</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$13,144 23	
Losses reported and unadjusted.....	1,130 00	
Losses resisted	2,750 00	
Gross amount of unpaid losses.....		\$17,024 23
Unearned premiums on risks, one year or less.....	\$61,121 67	
Unearned premiums on risks, more than one year....	11,177 39	
Unearned premiums as computed above.....		72,299 06
Due and accrued for salaries, rents, etc.....		875 00
Total liabilities, except capital stock and surplus.....		\$90,198 29
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		37,779 98
Total liabilities, including capital and surplus.....		<u>\$327,978 27</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$154,450 94	
Deduct reinsurance, rebate, abatements and return premiums	19,741 52	
Actual cash premiums.....		\$134,709 42
Interest on bonds and mortgages.....		979 00
Interest on loans and bonds and dividends on stocks.....		13,690 75
Actual cash income.....		<u>\$149,379 17</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$13,242.43 occur- ring in previous years).....	\$89,390 89	
Deduct salvages and reinsurance.....	1,304 03	
Net amount paid for losses.....		\$88,086 86
Cash dividends.....		20,000 00
Commissions and brokerage.....		26,538 11
Salaries and fees.....		13,474 89
Taxes		2,321 91
All other payments.....		11,651 83
Actual cash expenditure.....		<u>\$162,072 60</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$16,393,286	\$131,562 75
Written or renewed during the year.....	18,537,939	155,613 48
Totals	\$34,931,225	\$287,176 23
Deduct those expired and marked off	17,265,622	142,358 73
In force at the end of the year.....	\$17,665,603	\$144,817 51
Deduct amount reinsured.....	307,001	1,995 28
Net amount in force.....	\$17,358,602	\$142,822 23

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$14,323,975	\$122,243 34	1-2	\$61,121 67
1884.....	Two years.....	24,050	196 99	1-4	49 24
1885.....		29,151	194 62	3-4	145 96
1883.....	Three years....	794,274	4,966 41	1-6	827 73
1884.....		758,802	5,340 64	1-2	2,670 32
1885.....		1,135,693	7,348 86	5-6	6,124 05
1882.....	Four years.....	....	....	....	....
1883.....		12,500	81 73	3-8	30 63
1884.....		2,000	30 00	5-8	18 75
1885.....		3,400	68 00	7-8	59 50
1881.....	Five years.....	35,257	297 50	1-10	29 75
1882.....		50,200	477 60	3-10	143 28
1883.....		65,500	619 42	1-2	309 71
1884.....		61,500	464 62	7-10	325 22
1885.....		62,300	492 50	9-10	443 25
Totals.....		\$17,358,602	\$142,822 23	....	\$72,299 06

Premiums received since the organization of the Company.....	\$2,295,492 00
Losses paid since the Company organized.....	1,119,223 00
Cash dividends declared.....	563,500 00
Stock dividends declared.....	50,000 00
Stock owned by the directors at par value.....	82,550 00
Losses incurred during the year.....	88,203 91

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$396,592 00
Premiums received.....	3,289 52
Losses paid.....	6,627 76
Losses incurred	6,660 39

NEWARK FIRE INSURANCE COMPANY,

NEWARK, N. J.

Commenced Business, May 14, 1810.

CHARLES S. HAINES, *President.*JOHN J. HENRY, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$250,000 00
---	--------------

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$53,800 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	273,747 58
Loans on bond and mortgage (first liens), more than one year's interest due.....	6,450 00
Interest due and accrued on bond and mortgage loans.....	5,037 24
Value of lands mortgaged.....	\$418,930 00
Buildings (insured for \$378,200).....	405,520 00
Total	\$824,450 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 3 p. c. reg.....	\$146,000 00	\$151,110 00
“ “ 4 “ “.....	25,000 00	30,750 00
“ “ 4½ p. c. reg.....	20,000 00	22,500 00
BANK STOCKS—		
National Newark Banking Co.....	7,700 00	10,010 00
Newark City National.....	13,250 00	16,562 50
National State.....	11,400 00	13,680 00
MISCELLANEOUS—		
Morris & Essex R. R. Co. stock..	20,000 00	26,000 00
East Orange Improvement bond...	6,925 95	7,341 50
Orange & Newark H. R.R. Co. c. b.,	20,000 00	21,600 00
Totals	\$270,275 95	\$299,554 00

299,554 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Merchants Ins. Co. stock.....	\$1,000	\$1,400	\$1,000	\$1,000 00
Cash in Company's principal office.....				2,430 44
Cash deposited in bank.....				23,187 51
Interest due and accrued on stocks.....				1,703 03
Interest due and accrued on collateral loans.....				6 00
Net cash in the hands of agents in course of transmission.....				10,472 18
Bills receivable, not matured.....				868 74
Rents due and accrued.....				179 00
Assets of the Company at their actual value.....				<u>\$678,435 72</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,950 87	
Losses reported and unadjusted	3,035 67	
Losses resisted.....	4,971 48	
Gross amount of unpaid losses.....		\$10,958 02
Unearned premiums on risks, one year or less.....	\$65,078 36	
Unearned premiums on risks, more than one year... ..	39,608 90	
Unearned premiums as computed above.....		104,687 26
Cash dividends to stockholders remaining unpaid.....		7,739 66
Total liabilities, except capital stock and surplus.....		<u>\$123,384 94</u>
Capital stock		250,000 00
Surplus beyond all liabilities.....		305,050 78
Total liabilities, including capital and surplus.....		<u>\$678,435 72</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$177,024 75	
Deduct reinsurance, rebate, abatement and return premiums	19,607 92	
Actual cash premiums.....		\$157,416 83
Notes received for premiums remaining unpaid.....	\$868 74	
Interest on bonds and mortgages.....		17,240 95
Interest on loans and bonds and dividends on stocks.....		11,066 10
Rents.....		1,036 35
All other sources.....		2,509 26
Actual cash income.....		<u>\$189,269 49</u>

V. EXPENDITURE DURING THE YEAR.

Amt. paid for losses (including \$16,054.38 occurring in previous years).....	\$111,561 48	
Deduct reinsurance.....	4,435 60	
Net amount paid for losses.....		<u>\$107,125 88</u>

Cash dividends.....	\$24,930 85
Commissions and brokerage.....	32,091 72
Salaries and fees.....	12,009 46
Taxes.....	7,034 32
All other payments.....	5,965 61
Actual cash expenditure.....	\$189,157 84

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year	\$24,892,093	\$216,637 15
Written or renewed during the year.....	17,966,560	175,019 81
Totals	\$42,858,653	\$391,656 96
Deduct those expired and marked off.....	18,815,364	182,607 43
In force at the end of the year.....	\$24,043,289	\$209,049 53
Deduct amount reinsured.....	577,120	4,904 75
Net amount in force.....	\$23,466,169	\$204,144 78

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$14,765,016	\$130,156 72	1-2	\$65,078 36
1884.....	Two years.....	122,000	855 30	1-4	213 82
1885.....		59,560	470 06	3-4	352 55
1883.....	Three years.....	1,949,646	16,483 89	1-6	2,747 32
1884.....		2,564,008	20,067 78	1-2	10,033 89
1885.....		2,648,275	20,367 88	5-6	16,973 23
1882.....	Four years.....	27,375	265 69	1-8	33 21
1883.....		2,250	22 50	3-8	8 44
1884.....		1,750	17 50	5-8	10 94
1885.....		14,050	110 60	7-8	96 78
1881.....	Five years.....	534,350	6,181 46	1-10	618 15
1882.....		373,016	3,939 53	3-10	1,181 86
1883.....		271,855	2,681 86	1-2	1,340 93
1884.....		320,413	3,440 51	7-10	2,408 36
1885.....		389,725	3,988 25	9-10	3,589 42
Totals		\$24,043,289	\$209,049 53	....	\$104,687 26

Premiums received since the organization of the Company.....	\$2,921,234 17
Losses paid since the Company organized.....	1,197,807 39
Cash dividends paid stockholders.....	503,051 00
Stock owned by the directors at par value.....	26,405 00
Losses incurred during the year.....	100,897 56

Business in Connecticut, 1885.

Fire risks taken (no inland)	\$358,699 22
Premiums received	3,571 93
Losses paid	3,347 03
Losses incurred	4,410 66

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

Commenced Business, April, 1870.

J. A. WESTON, *President*.J. C. FRENCH, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$1,000,000 00
Whole amount of capital actually paid up in cash	500,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due	\$130,296 86
Value of lands mortgaged	\$221,975 00
Buildings (insured for \$87,750)	141,575 00
Total	\$363,550 00

Stocks and Bonds owned by the Company.

	Par value.	Market value.
UNITED STATES AND STATE BONDS—		
United States	\$215,000 00	\$261,920 00
State of New Hampshire 6 p. c. . .	10,000 00	13,000 00
MUNICIPAL AND COUNTY BONDS—		
Manchester, N. H., city, 6 p. c. . . .	47,200 00	55,000 00
St. Louis, Mo., city, 6 p. c.	12,000 00	12,000 00
Chicago, Ill., city, 7 p. c.	10,000 00	12,000 00
Zanesville, Ohio, city, 8 p. c.	10,000 00	10,800 00

	Par Value.	Market Value.
Marietta, Ohio, city, 8 p. c.....	\$10,000 00	\$11,500 00
Concord, N. H., city, 6 p. c.....	1,000 00	1,200 00
Hillsborough County, N. H., 6 p.c.,	5,000 00	5,500 00
Topeka, Kansas, water, 6 p. c....	20,000 00	20,000 00
RAILROAD BONDS—		
Michigan Air Line 8 p. c.....	10,000 00	11,000 00
Maine Central 6 p. c.....	10,000 00	12,000 00
Bur. & Mo. River (in Iowa) 7 p.c.,	10,000 00	11,500 00
Chi., Bur. & Quincy 7 p. c.....	15,000 00	19,950 00
“ . “ “ D. E. 4 p. c.,	10,000 00	9,700 00
Jack., Lansing & Saginaw 8 p. c..	10,000 00	11,000 00
N. Y. & N. E. 7 per c.....	10,000 00	12,400 00
N. Y. & N. E. 6 per c.....	10,000 00	11,300 00
Union Pacific 8 per c.....	25,000 00	29,500 00
Union Pacific Trust 5 per c.....	10,000 00	9,500 00
Oregon Short Line 6 per c.....	10,000 00	9,600 00
Boston, Concord & Montreal 6 p.c.,	62,000 00	66,340 00
Chi. & W. Michigan 5 per c.....	25,000 00	24,000 00
Chi., Bur. & Northern 5 p. c.....	2,000 00	2,000 00
RAILROAD STOCKS—		
Suncook Valley.....	4,000 00	4,600 00
N. Y. Central & Hudson River...	10,000 00	10,400 00
Norwich & Worcester.....	3,100 00	5,270 00
Pemigewasset Valley.....	26,000 00	26,000 00
Chicago, Burlington & Quincy...	44,000 00	59,840 00
Chicago, Burlington & Northern..	1,200 00	1,320 00
BANK STOCK—		
Mer. Nat'l, Manchester, N. H....	10,000 00	12,500 00
MISCELLANEOUS—		
Minneapolis Gas Light Co. 6 p.c. b.,	20,000 00	21,000 00
Brainerd Water Co., 7 p. c. bds....	5,000 00	5,500 00
Totals	\$682,500 00	\$789,140 00
		\$789,140 ⁰⁰

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
C., B. & Quincy R. R. stk..	\$5,000 00	\$6,800 00	\$6,500 00
Nashua Card & Glazed Paper Co. stock.....	1,500 00	2,100 00	
Manchester & Law. R.R. stk.,	800 00	1,600 00	2,900 00
Moline Plow Co., Moline, Ill. stock.....	2,000 00	3,000 00	
Nashua Card & Glazed Paper Co. stock.....	2,500 00	3,500 00	2,550 00
People's Sav. Bk. book, No. 632, balance.....	2,528 27	2,528 27	3,000 00
Boston Water Power Co. stk.,	3,000 00	1,350 00	
Manchester Mills stock.....	500 00	665 00	
Manchester & Law. R. R. sk.,	10,000 00	20,000 00	10,000 00

	Par Value.	Market Value.	Amt. Loaned.	
C., B. & Quincy R. R. stk..	\$12,000 00	\$16,320 00	\$10,000 00	
Pullman Palace Car Co. stk..	3,600 00	4,716 00	3,100 00	
N. Y. C. & H. R. R. R. stk.,	2,400 00	2,496 00	2,050 00	
C., B. & Quincy R. R. stk..	400 00	546 00		
B., C. & Montreal R.R. p. s.,	22,500 00	21,825 00	12,000 00	
Amoskeag Manuf. Co. Man- chester, N. H., stock...	1,000 00	2,000 00	1,562 50	
Guaranty Sav. Bk., guar. fund, Manchester, N. H.....	1,200 00	1,200 00	1,000 00	
Guaranty Sav. Bk., guar. fund, Manchester, N. H.....	1,400 00	1,400 00	7,200 00	
N. Y. C. & H. R. R. R. stk.,	5,000 00	5,200 00		
L. S. & M. S. R. R. stock..	5,000 00	4,300 00		
Totals	\$82,328 27	\$101,546 27	\$61,862 50	\$61,862 50
Cash in Company's office				14,133 19
Cash in bank				51,009 20
Interest due and accrued on stocks and bonds.....				6,869 84
Interest due and accrued on collateral loans.....				
Net cash in the hands of agents in course of transmission.....				38,511 56
Assets of the Company at their actual value.....				\$1,091,823 15

III. LIABILITIES.

Losses adjusted and unpaid.....	\$25,166 66	
Losses reported and unadjusted.....	21,240 00	
Losses resisted.....	None.	
Gross amount of unpaid losses.....		\$46,406 66
Unearned premiums on risks, one year or less.....	\$182,245 37	
Unearned premiums on risks, more than one year..	143,187 78	
Unearned premiums as computed above		325,433 15
Total liabilities, except capital stock and surplus.....		\$371,839 81
Capital stock.....		500,000 00
Surplus beyond all liabilities.....		219,983 34
Total liabilities, including capital and surplus.....		\$1,091,823 15

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$647,372 60	
Deduct reinsurance, rebate, abatement, and return premiums.....	96,218 84	
Actual cash premiums.....		\$551,153 76
Interest on bonds and mortgages.....		48,557 32
Interest on loans and bonds and dividends on stocks.....		
Actual cash income.....		\$599,711 08

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses.....	\$305,261 36
Cash dividends.....	40,000 00
Commissions and brokerage.....	110,531 85
Salaries and fees.....	27,523 18
Taxes.....	16,114 95
All other payments.....	33,585 47
Actual cash expenditure.....	<u>\$533,016 81</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premium.
In force on the 31st day of December of the preceding year.....	\$41,024,391	\$483,845 45
Written or renewed during the year.....	56,713,268	673,263 64
Total.....	<u>\$97,737,659</u>	<u>\$1,157,109 09</u>
Deduct those expired and marked off.....	43,934,576	547,431 33
In force at the end of the year.....	\$53,803,083	\$609,677 76
Deduct amount reinsured.....	1,129,315	12,848 23
Net amount in force.....	<u>\$52,673,768</u>	<u>\$596,829 53</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$31,271,168	\$364,490 74	1-2	\$182,245 37
1884.....	Two years....	91,011	1,043 15	1-4	260 79
1885.....		235,852	2,326 06	3-4	1,744 53
1883.....	Three years....	931,356	9,182 61	1-6	1,530 43
1884.....		1,233,802	14,994 17	1-2	7,497 08
1885.....		6,033,573	68,309 71	5-6	56,924 75
1882.....	Four years....	1,363,217	11,714 08	1-8	1,464 26
1883.....		826,810	8,672 62	3-8	3,252 24
1884.....		1,047,171	11,333 59	5-8	7,083 45
1885.....		779,746	8,138 57	7-8	7,121 24
1881.....	Five years....	1,311,782	14,698 50	1-10	1,469 85
1882.....		1,386,198	15,272 45	3-10	4,581 72
1883.....		1,483,869	14,416 06	1-2	7,208 03
1884.....		1,913,080	19,819 96	7-10	13,873 93
1885.....		2,765,133	32,417 26	9-10	29,175 48
Totals.....		<u>\$52,673,768</u>	<u>\$596,829 53</u>		<u>\$325,433 15</u>

Premiums received since the organization of the Company.....	\$3,749,056 34
Losses paid since the Company organized.....	1,991,374 69
Cash dividends paid stockholders.....	324,000 00
Stock owned by directors at par value.....	154,300 00
Losses incurred during the year.....	293,144 87

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$1,997,954 00
Premiums received.....	23,648 92
Losses paid.....	5,701 95
Losses incurred.....	7,595 38

NEW YORK BOWERY FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, September, 1833.

JOHN A. DELANOY, JR., *President.*CHARLES A. BLAUVELT, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$300,000 00
Whole amount of capital actually paid up in cash.....	300,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$43,200 00
Interest due and accrued on bond and mortgage loans.....	489 00
Value of lands and buildings mortgaged... }	\$101,500 00
Buildings (insured for \$56,500)..... }	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p. c. reg.....	\$415,000 00	\$515,637 50
RAILROAD BONDS—		
Canada Southern 1st mort. 5 p. c. .	20,000 00	21,300 00
Chic. & N. W. sinking fund 5 p. c.,	10,000 00	10,900 00
Long Island con. mort. 5 p. c. . .	20,000 00	21,600 00
Northern Pacific 1st mort. 6 p. c. .	10,000 00	11,400 00
Michigan Central 5 p. c.	20,000 00	21,600 00
Broadway & Seventh Avenue 5 p. c.,	26,000 00	28,340 00
RAILROAD STOCKS—		
New York, Lackwanna & Western,	10,000 00	10,000 00
New York Central & Hudson River,	20,000 00	21,100 00
Chicago & Rock Island....	20,000 00	26,200 00
MISCELLANEOUS—		
Delaware & Hudson Canal stock. .	10,000 00	9,700 00
Totals	\$581,000 00	\$697,777 50

697,777 50

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Importers & Trad. Nat. Bank stk.,	\$1,000	\$2,650	\$2,300 00	
Chatham " " "	500	750		
Chesa. & O. R.R. bond ser. "A,"	1,000	1,040	700 00	
Union Pacific R. R. s. f. bond . .	1,000	1,160	1,000 00	
Elizabeth, Lex. & Big Sandy bds.,	1,000	1,000	1,600 00	
Chesa. & O. R.R. bond, ser. "A,"	1,000	1,040		
Rens. & Sara. R.R. 7 p.c. 1st mort.,	1,000	1,400	1,000 00	
Michigan Central R. R. stock . .	11,600	8,700	4,500 00	
Oriental Bank stock	1,250	1,875	1,250 00	
Wabash & Pacific R. R. bonds . .	1,000	250	111 25	
Western Union Telegraph stock,	1,000	700	425 00	
Totals	\$21,350	\$20,565	\$12,886 25	\$12,886 25
Cash in principal office				2,012 38
Cash deposited in bank				34,425 33
Interest due and accrued on collateral loans				351 17
Net cash in the hands of agents in course of transmission				32,456 31
Assets of the Company at their actual value				\$823,597 94

III. LIABILITIES.

Losses adjusted and unpaid	\$8,416 08	
Losses reported and unadjusted	38,315 18	
Losses resisted	12,250 00	
Gross amount of unpaid losses	\$58,981 26	
Deduct reinsurance	3,591 10	
Net amount of unpaid losses		\$55,390 16
Unearned premiums on risks, one year or less	\$150,953 58	
Unearned premiums on risks, more than one year	75,820 34	
Unearned premiums as computed above		226,773 92
Due and accrued for salaries, etc.		1,330 00
Taxes		900 00
Total liabilities, except capital stock and surplus		\$284,397 08
Capital stock		300,000 00
Surplus beyond all liabilities		239,203 86
Total liabilities, including capital and surplus		\$823,597 94

IV. INCOME DURING THE YEAR.

Premiums received in cash	\$501,771 58	
Deduct reinsurance, rebate, abatements, and return premiums	105,960 12	
Actual cash premiums		\$395,811 46
Interest on bonds and mortgages		2,204 50
Interest on loans and bonds and dividends on stocks		31,810 72
Actual cash income		\$429,826 68

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$66,438 occurring in previous years).....	\$300,143 71
Deduct salvages and reinsurance.....	17,922 71
Net amount paid for losses.....	\$282,221 00
Cash dividends.....	36,000 00
Commissions and brokerage.....	91,016 61
Salaries, fees, etc.....	37,325 00
Taxes.....	11,069 20
All other payments.....	17,748 03
Actual cash expenditure.....	\$475,379 84

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$56,424,380	\$501,442 69
Written or renewed during the year.....	55,335,795	492,651 09
Totals	\$111,760,175	\$994,093 78
Deduct those expired and marked off.....	46,202,152	446,620 93
In force at the end of the year.....	\$65,558,023	\$547,472 85
Deduct amount reinsured.....	8,826,273	110,824 59
Net amount in force.....	\$56,731,750	\$436,648 26

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$38,171,285	\$301,907 17	1-2	\$150,953 58
1884.....	Two years.....	35,500	287 45	1-4	71 86
1885.....		176,922	758 56	3-4	568 92
1883.....	Three years....	4,018,511	23,163 76	1-6	3,860 63
1884.....		4,597,282	36,193 90	1-2	18,096 95
1885.....		5,649,000	36,308 85	5-6	30,257 38
1882.....	Four years.....	9,660	143 16	1-8	17 89
1883.....		7,275	85 89	3-8	32 19
1884.....		30,325	351 23	5-8	219 50
1885.....		78,500	1,045 78	7-8	915 04
1881.....	Five years.....	481,570	3,211 67	1-10	321 67
1882.....		673,853	6,029 94	3-10	1,808 97
1883.....		992,780	6,266 16	1-2	3,133 08
1884.....		945,471	11,444 93	7-10	8,011 43
1885.....		863,816	9,449 81	9-10	8,504 83
Totals		\$56,731,750	\$436,648 26	....	\$226,773 92

NIAGARA FIRE INSURANCE COMPANY.

Premiums received since the organization of the Company.....	\$6,580,092 46
Losses paid since the Company organized.....	2,996,186 00
Cash dividends paid stockholders.....	2,744,500 00
Stock owned by directors at par value.....	62,575 00
Losses incurred during the year.....	271,173 26
Loaned to officers and directors.....	1,000 00

Business in Connecticut, 1885.

Fire risks taken (no inland)	\$1,688,972 00
Premiums received.....	17,215 67
Losses paid.....	4,337 05
Losses incurred	3,370 93

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, August, 1850.

PETER NOTMAN, *President.*WEST POLLOCK, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of capital actually paid up in cash.....	\$500,000 00
---	--------------

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$107 000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	38,800 00
Interest due and accrued on bond and mortgage loans.....	1,164 00
Value of lands mortgaged.....	\$38,250 00
Buildings (insured for \$45,250.00).....	45,250 00
Total	\$83,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 6 p. c. cur. reg.	\$33,000 00	\$43,822 00
“ “ 4 p. c. reg., 1907 ...	365,000 00	449,406 00
“ “ 4 p. c. cou., 1907 ..	200,000 00	246,250 00
“ “ 4½ p. c. reg., 1891..	135,000 00	152,212 00
MUNICIPAL BONDS—		
Jersey City 6 p. c. water & loan, 1891,	6,000 00	6,240 00
“ 6 p. c., 1904.....	16,000 00	17,440 00
“ 7 p. c. coup., 1913	8,000 00	9,440 00
RAILROAD BONDS—		
N. Y., Chi. & St. Louis 6 per c. . .	50,000 00	49,000 00
Albany & Sus. 1st m. c., 1906, 7 p. c.	50,000 00	64,500 00
L. E. & W. 1st m. 6 p. c., 1919... .	15,000 00	13,350 00
Lafayette, Bloomington & Muncie,		
1st mort. 6 per cent.	35,000 00	31,325 00
Chi., Mil. & St. P. 6 p. c., 1910 ..	50,000 00	58,375 00
St. L. & I. Mt., C. & F. 7 p. c., 1891,	50,000 00	56,000 00
St. Paul & North'n Pacific, 1923..	25,000 00	26,750 00
Fremont, Elkhorn & Mo. Valley 6		
per cent., 1933	50,000 00	58,000 00
N. Y., West Shore & Buffalo.....	25,000 00	25,875 00
Tol. & Ohio Central 5 p. c., 1935..	2,000 00	1,880 00
BANK STOCK—		
American Exchange National....	35,100 00	44,928 00
RAILROAD STOCKS—		
Toledo & Ohio Central.....	6,250 00	2,343 00
Long Island.....	20,000 00	16,000 00
MISCELLANEOUS—		
Del. & Hudson Canal Co.'s bonds,		
1st m. con., 1894, 7 per cent ...	20,000 00	23,400 00
Chateaugay I. & O. Co. 6 p. c. bds.,	25,000 00	25,000 00
Dundee Water Power & Land Co.,		
7 per cent. bonds.....	20,000 00	21,000 00
Del. & Hud. Canal Co. stock....	23,300 00	22,484 00
Consolidated Gas Co. stock.....	50,000 00	50,000 00
St. Paul, Minn., Gas Light Co.'s 1st		
m. bonds 6 per c., 1915.....	15,000 00	16,200 00
Totals	\$1,329,650 00	\$1,531,220 00
		\$1,531,220 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Taylor Iron Co. stock.....	\$25,600	\$25,600 }	\$30,000
Lack. Iron & Coal Co.'s stock..	36,000	36,000 }	
Totals	\$61,600	\$61,600	\$30,000
			30,000 00

Cash in Company's principal office.....	\$7,148 56
Cash deposited in bank.....	117,675 83
Interest due and accrued on stocks.....	15,050 00
Interest due and accrued on collateral loans.....	750 00
Net cash in the hands of agents in course of transmission.....	229,450 37
All other property.....	2,691 38
Assets of the Company at their actual value.....	\$2,080,950 14

III. LIABILITIES.

Losses adjusted and unpaid.....	\$156,723 57	
Losses reported and unadjusted.....		
Losses resisted.....	13,446 18	
Gross amount of unpaid losses.....		\$170,169 75
Unearned premiums on risks, one year or less.....	\$547,974 64	
Unearned premiums on risks, more than one year...	459,396 99	
Unearned premiums as computed above.....		1,007,371 63
Cash dividends to stockholders remaining unpaid.....		695 50
All other liabilities.....		5,000 00
Total liabilities, except capital stock and surplus.....	\$1,183,236 88	
Capital stock.....		500,000 00
Special reserve fund allotted to and deposited for benefit of stockholders		250,000 00
Surplus beyond all liabilities.....		147,713 26
Under special deposits in various States.....	\$22,487 82	
Total liabilities, including capital stock and surplus...		\$2,080,950 14

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,909,084 40
Deduct reinsurance, rebate, abatement and return premiums	444,980 61
Actual cash premiums.....	\$1,464,103 79
Interest on bonds and mortgages.....	5,937 00
Interest on collateral loans, etc., and dividends on stocks.....	60,260 16
Rents.....	864 29
Actual cash income.....	\$1,531,165 24

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses.....	\$907,621 95
Deduct salvages and reinsurance.....	94,219 10
Net amount paid for losses.....	\$813,402 85
Cash dividends paid stockholders.....	49,807 00
Commissions and brokerage	235,548 44
Salaries, fees, etc.....	108,768 00
Taxes.....	31,019 47
All other payments.....	128,492 72
Actual cash expenditure.....	\$1,367,038 48

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$157,820,280 00	\$1,594,894 07
Written or renewed during the year.....	199,696,058 00	1,918,482 29
Totals	\$357,516,338 00	\$3,513,376 36
Deduct those expired and marked off....	123,262,874 00	1,406,581 42
In force at the end of the year	\$234,253,464 00	\$2,106,794 94
Deduct amount reinsured.....	36,870,363 00	207,860 83
Net amount in force.....	\$197,383,101 00	\$1,898,934 11

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$102,362,425	\$1,095,949 27	1-2	\$547,974 64
1884.....	Two years.....	3,139,510	20,356 69	1-4	5,089 17
1885.....		1,795,413	18,007 09	3-4	13,505 32
1883.....	Three years....	13,732,295	115,187 28	1-6	19,197 88
1884.....		17,342,318	142,613 45	1-2	71,306 73
1885.....		29,304,782	199,378 15	5-6	166,148 46
1882.....	Four years.....	665,007	5,977 51	1-8	747 19
1883.....		1,068,512	10,221 86	3-8	3,833 19
1884.....		1,758,497	13,460 02	5-8	8,412 50
1885.....		687,984	6,241 90	7-8	5,461 66
1881.....	Five years.....	3,737,718	27,907 45	1-10	2,790 74
1882.....		3,576,058	38,622 81	3-10	11,586 84
1883.....		4,388,970	50,618 95	1-2	25,309 47
1884.....		5,494,582	64,723 08	7-10	45,306 10
1885.....		8,329,030	89,668 60	9-10	80,701 74
Totals.....		\$197,383,101	\$1,898,934 11	....	\$1,007,371 63

Premiums received since the organization of the Company.....	\$19,082,213 85
Losses paid since the organization of the Company.....	10,128,147 01
Cash dividends paid stockholders.....	1,884,000 00
Stock owned by the directors at par value.....	207,300 00
Losses incurred during the year.....	790,014 18
Special deposits for the exclusive protection of policy-holders in the States of Georgia, \$25,000.00, liabilities, \$10,579.25; Virginia, \$25,000.00, liabilities, \$8,492.33; North Carolina, \$10,000.00, liabilities, \$3,416.24.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$2,902,529 00
Premiums received.....	35,343 54
Losses paid.....	18,628 16
Losses incurred	21,186 01

NORTHWESTERN NATIONAL INSURANCE COMPANY.

MILWAUKEE, WIS.

Commenced Business, July 1, 1869.

ALEXANDER MITCHELL, *President.*JOHN P. MCGREGOR, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	600,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$217,500 00
Interest accrued on bond and mortgage loans.....	2,110 40
Value of lands mortgaged.....	\$321,500 00
Buildings (insured for \$206,800).....	401,000 00
Total	\$722,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c. reg.....	\$220,000 00	\$270,600 00	
“ “ 4½ p. c. reg.....	100,000 00	112,000 00	
“ “ 6 p. c., currency....	100,000 00	131,950 00	
MUNICIPAL BONDS—			
Milwaukee city, 4 p. c.....	74,000 00	75,850 00	
Milwaukee county, 8 p. c.....	16,200 00	18,306 00	
Milwaukee city water, 7 p. c.....	4,000 00	4,480 00	
RAILROAD BONDS—			
C., M. & St. P. 1st m., C. div. 7 p. c.,	150,000 00	193,500 00	
C., M. & St. P. 1st m., P. du C. d. 8 p. c.,	15,000 00	19,950 00	
Totals	\$679,200 00	\$826,636 00	826,636 00
Cash in Company's principal office.....		5,318 75	
Cash deposited in bank.....		174,432 74	
Interest accrued on bonds.....		1,034 60	
Net cash in the hands of agents in course of transmission..		33,020 53	
All other property of the Company.....		3,700 00	
Assets of the Company at their actual value.....		\$1,263,753 02	

III. LIABILITIES.

Losses adjusted and unpaid.....	\$10,912 12	
Losses reported and unadjusted.....	19,225 50	
Losses resisted.....	3,000 00	
Gross amount of unpaid losses.....		\$33,137 62
Unearned premiums on risks, one year or less.....	\$148,367 44	
Unearned premiums on risks, more than one year....	235,445 84	
Unearned premiums on marine and inland risks.....	250 00	
Unearned premiums as computed above.....		384,063 28
All other demands against the Company.....		4,328 78
Total liabilities, except capital stock and surplus.....		\$421,529 68
Capital stock.....		600,000 00
Surplus beyond all liabilities.....		242,223 34
Total liabilities, including capital and surplus.....		\$1,263,753 02

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$533,937 51	\$14,199 06	
Deduct reinsurance, rebate, abatement and return premiums.....	58,405 13	3,978 44	
Actual cash premiums.....	\$475,532 38	\$10,220 62	\$485,753 00
Interest on bonds and mortgages.....			13,718 94
Interest and dividends on loans, stocks and bonds.....			37,679 86
Actual cash income.....			\$537,151 80

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (including \$48,399.10 of previous years),	\$251,389 29	\$10,335 25	
Deduct salvages and reinsurance....	1,346 45	384 13	
Net amount paid for losses.	\$250,042 84	\$9,951 12	\$259,993 96
Cash dividends.....			60,000 00
Commissions and brokerage.....			79,081 45
Salaries and fees.....			46,686 55
Taxes.....			12,408 88
All other payments.....			41,370 97
Actual cash expenditure.....			\$499,541 81

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$52,664,732	\$648,663 06
Written or renewed during the year.....	46,559,117	533,542 90
Totals	\$99,223,849	\$1,182,205 96
Deduct those expired and marked off.....	40,531,683	460,691 24
In force at the end of the year.....	\$58,692,166	\$721,514 72
Deduct amount reinsured.....	501,860	6,208 74
Net amount in force.....	\$58,190,306	\$715,305 98
	Marine and Inland.	Premiums.
In force at the end of the year..	\$40,000 00	\$250 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$23,870,898	\$296,734 89	1-2	\$148,367 44
1883.....	Three years....	6,302,356	74,138 52	1-6	12,356 42
1884.....		8,209,658	92,495 68	1-2	46,247 73
1885.....		9,492,815	105,049 95	5-6	87,541 55
1881.....		865,162	12,779 77	1-10	1,277 97
1882.....	Five years.....	1,619,231	23,759 44	3-10	7,127 83
1883.....		1,948,014	28,210 27	1-2	14,105 13
1884.....		2,537,698	35,672 48	7-10	24,970 73
1885.....		3,344,474	46,464 98	9-10	41,818 48
Totals.....		\$58,190,306	\$715,305 98	....	\$383,813 28

Premiums received since the organization of the Company.....	\$6,188,685 46
Losses paid since the Company organized.....	3,372,929 74
Cash dividends paid stockholders.....	627,000 00
Stock dividends declared.....	174,000 00
Stock owned by directors at par value.....	302,500 00
Losses incurred during the year (fire, \$232,521.38; marine and inland, \$9,301.12.).....	241,822 50

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$310,692 00
Premiums received.....	3,663 03
Losses paid.....	1,949 07
Losses incurred.....	2,294 25

PACIFIC FIRE INSURANCE COMPANY,

NEW YORK CITY, N. Y.

Commenced Business, April 29, 1851.

THOMAS F. JEREMIAH, *President.*FRANK F. STINSON, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$70,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	86,400 00
Interest accrued on bond and mortgage loans.....	564 50
Value of lands mortgaged.....	\$74,100 00
Buildings (insured for \$99,300).....	115,700 00
Total	\$189,800 00

Stocks and Bonds owned by the Company.

	Par value.	Market value.
UNITED STATES BONDS—		
United States 4 p. c. reg., 1907...	\$121,000 00	\$149,132 50
“ “ 4½ p. c. reg., 1891..	55,000 00	62,081 25
“ “ 4½ p. c. coup., 1891,	20,000 00	22,600 00
“ “ 6 p. c. reg., 1895...	28,000 00	35,210 00
“ “ 6 p. c. reg., 1896...	17,000 00	21,760 00
“ “ 6 p. c. reg., 1897...	15,000 00	19,518 75
“ “ 6 p. c. reg., 1898...	45,000 00	59,793 75
“ “ 6 p. c. reg., 1899...	30,000 00	40,425 00
MUNICIPAL BONDS—		
New York city 3 p. c. school, 1894,	112,000 00	113,120 00
RAILROAD BONDS—		
Broadw'y & Seventh Ave. 5 p. c..	10,000 00	11,000 00
Syracuse, Bingh'ton & N. Y. 7 p. c.,	5,000 00	6,675 00
RAILROAD STOCK—		
N. Y. Central & Hudson River...	5,000 00	5,300 00
Totals	\$463,000 00	\$546,616 25

546,616 25

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Star Fire Ins. Co. stock.....	\$1,000	\$550	\$450	
Peoples Fire Ins. Co. stock.....	500	530	400	
Eighth Avenue R. R. Co. stock,	200	400	200	
Totals	\$1,700	\$1,480	\$1,050	\$1,050 00
Cash in Company's principal office.....				4,146 24
Cash deposited in bank.....				14,926 71
Interest on bonds and loans and dividends on stock.....				5,767 87
Net cash in the hands of Agents in course of transmission.....				21,924 64
Rents due and accrued				125 00
Assets of the Company at their actual value.....				\$751,521 21

III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,190 00	
Losses reported and unadjusted.....	16,110 00	
Losses resisted.....	6,000 00	
Gross amount of unpaid losses.....		\$25,300 00
Unearned premiums on risks, one year or less.....	\$118,987 39	
Unearned premiums on risks, more than one year.....	66,771 49	
Unearned premiums as computed above.....		185,758 88
All other demands against the Company.....		600 00
Total liabilities, except capital stock and surplus.....		\$211,658 88
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		339,862 33
Total liabilities, including capital and surplus.....		\$751,521 21

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$329,563 91	
Deduct reinsurance, rebate, abatement, and return premiums.....	19,921 69	
Actual cash premiums.....		\$309,642 22
Interest on bonds and mortgages.....		4,443 61
Interest on loans and dividends on stocks and bonds.....		20,325 42
Rents.....		2,716 67
Actual cash income.....		\$337,127 92

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$31,258 occur- ring in previous years).....	\$200,432 91	
Deduct salvage and reinsurance.....	10,615 53	
Net amount paid for losses		\$189,817 38

Cash dividends.....	\$24,000 00
Commissions and brokerage.....	57,872 16
Salaries and fees.....	23,240 33
Taxes.....	8,663 44
All other payments.....	26,507 54
Actual cash expenditure.....	\$330,100 85

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$38,883,373	\$330,316 72
Written or renewed during the year.....	37,352,852	334,264 17
Total.....	\$76,236,225	\$664,580 89
Deduct those expired and marked off.....	35,162,801	298,023 41
In force at the end of the year.....	\$41,073,424	\$366,557 48
Deduct amount reinsured.....	1,089,778	10,958 81
Net amount in force.....	\$39,983,646	\$355,598 67

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$26,927,065	\$237,974 79	1-2	\$118,987 39
1884.....	Two years.....	65,894	570 44	1-4	142 61
1885.....		43,675	482 74	3-4	362 06
1883.....	Three years....	2,067,553	18,282 06	1-6	3,047 01
1884.....		3,332,899	26,419 63	1-2	13,209 82
1885.....		3,839,339	34,232 15	5-6	28,526 79
1882.....	Four years.....	....	....	....	....
1883.....		28,400	283 00	3-8	106 12
1884.....		35,750	388 96	5-8	243 10
1885.....		52,850	593 48	7-8	519 30
1881.....	Five years.....	442,286	4,525 55	1-10	452 55
1882.....		556,350	5,084 60	3-10	1,525 38
1883.....		980,542	8,816 89	1-2	4,408 44
1884.....		815,284	9,608 14	7-10	6,725 69
1885.....		795,759	8,336 24	9-10	7,502 62
Totals.....		\$39,983,646	\$355,598 67	....	\$185,758 88

Premiums received since the organization of the Company.....	\$4,643,041 32
Losses paid since the Company organized.....	2,194,377 13
Cash dividends paid stockholders.....	1,176,000 00
Stock owned by directors at par value.....	57,350 00
Losses incurred during the year.....	182,109 38

PARK FIRE INSURANCE COMPANY.

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$267,595 00
Premiums received.....	2,761 97
Losses paid.....	None.
Losses incurred.....	None.

PARK FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, March, 1853.

WILLIAM JAFFRAY, *President.*WILLIAM VALENTINE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Capital actually paid up in cash.....	200,000 00

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 6 p. c. reg.....	\$200,000 00	\$265,637 50	\$265,637 50
Cash deposited in bank.....			4,245 81
Interest due and accrued on stocks and bonds.....			6,000 00
Net cash in the hands of agents in course of transmission.....			5,424 86
Assets of the Company at their actual value.....			\$281,308 17

III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,000 00
Unearned premiums on risks, one year or less.....	\$24,129 55
Unearned premiums on risks, more than one year....	6,573 38
Unearned premiums as computed above.....	30,702 93

Due and accrued for rent.....	\$833 32
Borrowed money.....	2,000 00
Total liabilities, except capital stock and surplus.....	\$36,536 25
Capital stock.....	200,000 00
Surplus beyond all liabilities.....	44,771 92
Total liabilities, including capital and surplus.....	\$281,308 17

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$62,980 87
Deduct reinsurance, rebate, abatements and return premiums	4,394 69
Actual cash premiums.....	\$58,586 18
Interest on loans and bonds and dividends on stocks.....	12,222 50
Rents.....	200 00
Actual cash income.....	\$71,008 68

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$4,985 occurring in previous years).....	\$42,343 49
Deduct reinsurance, rebate, abatement and return premiums	112 86
Net amount paid for losses.....	\$42,230 63
Cash dividends.....	20,000 00
Commissions and brokerage.....	10,159 09
Salaries and fees.....	10,150 00
Taxes.....	955 61
All other payments.....	7,194 69
Actual cash expenditure.....	\$90,640 02

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$8,741,308 00	\$64,920 86
Written or renewed during the year.....	10,013,709 00	57,692 29
Totals	\$18,755,017 00	\$122,613 15
Deduct those expired and marked off....	9,441,409 00	62,184 53
In force at the end of the year.....	\$9,313,604 00	\$60,428 62
Deduct amount reinsured.....	219,950 00	740 30
Net amount in force.....	\$9,093,654 00	\$59,688 32

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$6,561,481 41	\$48,259 10	1-2	\$24,129 55
1884.....	} Two years.....	28,700 00	22 81	1-4	5 70
1885.....		24,680 00	130 77	3-4	98 07
1883.....	} Three years....	659,725 00	3,150 64	1-6	525 11
1884.....		989,826 25	4,292 20	1-2	2,146 10
1885.....		1,043,195 83	4,535 60	5-6	3,779 65
1883.....	Five years.....	6,000 00	37 50	1-2	18 75
Totals.....		\$9,313,608 49	\$60,428 62	....	\$30,702 93

Premiums received since the organization of the Company.....	\$2,706,729 26
Losses paid since the Company organized.....	1,332,568 06
Cash dividends paid stockholders.....	784,000 00
Stock owned by the directors at par value.....	43,700 00
Losses incurred during the year.....	40,257 00

Business in Connecticut, 1885.

Fire risks taken (no inland)	\$211,125 00
Premiums received.....	1,270 80
Losses paid.....	1,442 38
Losses incurred	1,442 38

PENNSYLVANIA FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, April, 1825.

JOHN DEVEREUX, *President.*JOHN L. THOMSON, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$400,000 00
Whole amount of capital actually paid up in cash.....	400,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$115,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	147,370 00
Interest accrued on bond and mortgage loans.....	2,676 54
Value of property (insured for \$124,500)..<	\$444,500 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BOND—		
United States 3½ p. c.	\$1,000 00	\$1,035 00
MUNICIPAL AND COUNTY BONDS—		
Philadelphia city	50,000 00	64,230 00
Harrisburg city 6 p. c.	18,000 00	20,520 00
St. Louis city 6 p. c.	25,000 00	29,500 00
Camden county 6 p. c.	12,000 00	12,960 00
Cincinnati city 7½ p. c.	38,000 00	50,540 00
“ “ 7 p. c.	10,000 00	12,300 00
“ “ 6 p. c.	5,000 00	5,550 00
Pittsburgh city 7 p. c. water	50,000 00	62,940 00
“ “ 5 p. c. Stant. Av. . .	10,000 00	10,125 00
Newark city 7 p. c.	20,000 00	24,300 00
RAILROAD BONDS—		
Phil., Wil. & Bal. tr. cer. 4 p. c. . .	100,000 00	101,750 00
“ “ 6 p. c.	10,000 00	11,100 00
Phil. & Erie gen. mort. 5 p. c.	75,000 00	82,500 00
Pennsylvania con. 5 p. c.	71,000 00	78,100 00
“ “ mort. 6 p. c.	28,000 00	34,300 00
United Companies of N. J. con. mort. 6 p. c.	60,000 00	69,000 00
Easton & Amboy con. 5 p. c.	50,000 00	55,500 00
Phil. & Reading con. 7 p. c.	20,000 00	24,000 00
“ “ 1st m. 6 p. c.	17,500 00	21,000 00
“ “ gen. m. 6 p. c.	75,000 00	60,000 00
“ “ car tr. 6 p. c.	24,000 00	24,360 00
“ “ rec. cer. 6 p. c. . .	20,000 00	20,000 00
Lehigh Valley 1st mort. 6 p. c.	33,000 00	40,690 00
“ “ con. mort. 6 p. c. . .	22,000 00	28,820 00
Elmira & Williamspt 1st m. 6 p. c.,	25,000 00	29,500 00
West Jersey 1st mort. 7 p. c.	10,000 00	12,600 00
Penn. & N. Y. Canal & R. R. Co. 7 p. c.	24,000 00	31,200 00
Delaware mort. 6 p. c.	15,000 00	17,250 00
Western Penn. 1st mort. 6 p. c.	4,000 00	4,400 00
Chicago & Western Ind. 6 p. c.	30,000 00	33,000 00
“ “ “ g. m. 6 p. c.,	20,000 00	21,700 00
Jacksonville Southeast'n g. m. 6 p. c.,	30,000 00	27,900 00
Sham., Sunb'y & Lewisb'g 5 p. c. .	20,000 00	17,500 00
Corn'g, Cowanesque & Antrim, 6 p. c.	30,000 00	31,500 00
T. H. & L. ex. mort. 6 p. c.	50,000 00	55,000 00
N. Y. & Long Branch 5 p. c.	25,000 00	25,000 00
Northern Pac. gen. mort. 6 p. c.	40,000 00	46,000 00
Superior St. 1st mort. 6 p. c.	10,000 00	10,200 00
Bellefonte, Nittany & Lemont mort. 6 p. c.	20,000 00	22,000 00
St. Paul & North. Pacific 6 p. c. . .	10,000 00	10,950 00

	Par Value.	Market Value.
Pitts., McK. & Yough. 6 p. c.	\$20,000 00	\$21,600 00
Cl., Col., Cin. & Ind. g. m. 6 p. c.,	30,000 00	30,900 00
N. Y., L. E. & West. col. tr. 6 p. c.,	20,000 00	20,000 00
BANK STOCK—		
Philadelphia National.	20,000 00	44,200 00
MISCELLANEOUS—		
Phil. & R. Coal & Iron Co. 7 p. c.,	20,000 00	11,000 00
Lehigh Valley Coal Co., 5 p. c.	25,000 00	26,250 00
Dixon Water Co. 6 p. c.	10,000 00	9,500 00
Galesburg Water Co. 6 p. c.	10,000 00	9,500 00
Knoxville Water Co. 6 p. c.	15,000 00	14,700 00
United Gas Imp. Co. 6 p. c.	20,000 00	19,600 00
Am. Steamship Co. of Phil. 6 p. c.,	15,000 00	16,500 00
Schuylkill Nav. Co. 1st m. 6 p. c. .	8,000 00	7,760 00
“ “ “ 2d m. 6 p. c. .	12,700 00	7,401 25
Lehigh C. & N. Co. 6 p. c. g. loan,	20,000 00	23,350 00
Ches. & Del. Can. Co. 1st m. 6 p. c.,	10,000 00	8,300 00
Del. Div. Can. Co. 6 p. c. loan. . .	20,000 00	20,600 00
The Penn. Co. 6 p. c. loan.	11,000 00	12,100 00
The Cen. N. J. Car Tr. 6 p. c. loan,	2,000 00	2,030 00
The N. Y. & P. Car Tr. As., 7 p. c. l'n,	72,000 00	72,420 00
Car Trust of N. Y. No. 2, 6 p. c. l'n,	20,000 00	17,000 00
Cen. R. R. Co. of N. J. Car Trust		
Association 6 p. c. loan.	30,000 00	30,450 00
Iron Mountain Car Tr. 6 p. c. loan,	2,000 00	2,000 00
Col. Rolling Stock Tr. 7 p. c. loan,	20,000 00	20,000 00
Totals	\$1,640,200 00	\$1,787,981 25

\$1,787,981 25

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Penn. R. R. Co. stock.	\$3,750	\$4,078 00	\$3,800
First Nat. Bank of Camden stk.,	4,700	7,050 00	5,500
Lehigh Valley R. R. Co. stk. . .	5,000	5,650 00	50,000
Penn. R. R. Co. stock.	10,000	10,875 00	
Bethlehem Iron Co. stock.	50,000	30,000 00	
Central R. R. of N. J. stock. . . .	70,000	30,137 50	25,000
Ins. Co. of No. America stock. .	6,000	21,750 00	
Calumet & Hecla Mining Co. stk.,	2,375	20,040 00	
United Firemen's Ins. Co. stk. .	1,100	1,512 50	1,000
North Penn. R. R. Co. stock. . .	5,000	6,900 00	6,000
Summit Branch R. R. Co. 7's. .	1,000	1,000 00	900
Pitts. & L. E. R. R. Co. 1st m. 6's,	50,000	59,000 00	50,000
Lehigh C. & N. Co. g. m. 4½'s,	22,000	24,530 00	50,000
Norfolk & West. R. R. Co. Imp.			
loan 6's.	20,000	18,000 00	
Central Car Trust special 6's. . .	10,000	10,000 00	
R. R. Equipment Co. special 6's,	10,000	10,000 00	
Totals	\$270,925	\$260,523 00	\$192,200

192,200 00

Cash in Company's principal office.....	\$1,768 87
Cash deposited in bank.....	218,626 22
Interest due and accrued on collateral loans.....	1,084 80
Net cash in the hands of agents in course of transmission....	85,172 29
Rents due and accrued.....	736 84

Assets of the Company at their actual value.....	\$2,552,616 81
--	----------------

III. LIABILITIES.

Gross amount of unpaid losses.....	\$79,884 89
Unearned premiums on risks, one year or less.....	\$288,309 74
Unearned premiums on risks, more than one year...	242,616 51
Unearned premiums as computed above.....	530,926 25
Reclaimable on perpetual fire policies.....	484,606 90
Total liabilities, except capital stock and surplus.....	\$1,095,418 04
Capital stock.....	400,000 00
Surplus beyond all liabilities.....	1,057,198 77
Total liabilities, including capital and surplus.....	\$2,552,616 81

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,033,723 18
Deduct reinsurance, rebate, abatement and return premiums	136,059 62
Actual cash premiums.....	\$897,663 56
Interest on bonds and mortgages.....	8,406 33
Interest on bonds and loans, and dividends on stocks.....	98,845 49
Rents.....	250 00
From all other sources.....	703 57
Deposit premiums received for perpetual risks.....	\$30,070 96
Actual cash income.....	\$1,005,868 95

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$99,283.77 occurring in previous years).....	\$544,140 43
Cash dividends.....	40,000 00
Commissions and brokerage.....	204,294 23
Salaries and fees.....	27,062 58
Taxes	23,219 84
All other payments.....	50,824 40
Deposit premiums returned on perpetual risks	\$10,942 02
Actual cash expenditure.....	\$889,541 48

VI. MISCELLANEOUS.

Fire Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$80,433,924	\$999,145 13
Written or renewed during the year.....	76,680,940	1,046,295 53
Totals	\$157,114,864	\$2,045,440 66
Deduct those expired and marked off.....	72,160,702	967,314 56
In force at the end of the year.....	\$84,954,162	\$1,078,126 10
Deduct amount reinsured.....	2,511,579	39,444 39
Net amount in force.....	\$82,442,583	\$1,038,681 71

Perpetual Risks.

	Risks.	Total Deposits.
Perpetual risks in force on the 31st December, 1884,	\$19,294,545 00	\$501,389 96
Perpetual risks written during the year.....	1,242,453 00	30,070 96
Totals	\$20,536,998 00	\$531,460 92
Deduct those marked off.....	396,491 00	10,492 02
In force December 31, 1885.....	\$20,140,507 00	\$520,968 90

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$44,109,592	\$576,619 48	1-2	\$288,309 74
1884.....	Two years.....	282,900	3,219 65	1-4	804 92
1885.....		571,900	7,089 11	3-4	5,316 86
1883.....	Three years....	6,638,500	65,600 96	1-6	10,933 49
1884.....		7,074,420	79,329 36	1-2	39,624 63
1885.....		7,762,735	88,339 24	5-6	73,616 04
1882.....	Four years.....	522,450	5,652 30	1-8	706 52
1883.....		660,542	7,040 50	3-8	2,641 86
1884.....		420,863	4,723 35	5-8	2,752 10
1885.....		364,167	4,187 75	7-8	3,664 28
1881.....	Five years.....	2,230,500	30,100 10	1-10	3,010 01
1882.....		3,000,510	40,952 75	3-10	12,285 82
1883.....		2,450,570	33,600 57	1-2	16,800 29
1884.....		2,489,334	33,683 33	7-10	23,578 33
1885.....		3,338,267	45,599 41	9-10	41,039 47
1879-1885	Seven years....	525,333	12,943 85	....	5,841 89
Totals.....		\$82,442,583	\$1,038,681 71	....	\$530,926 25

Premiums received since the organization of the Company.....	\$13,031,280 00
Losses paid since the Company organized.....	8,421,726 00
Cash dividends paid stockholders.....	2,219,000 00
Stock owned by directors at par value.....	59,500 00
Losses incurred during the year.....	524,741 50

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$780,870 27
Premiums received.....	10,569 21
Losses paid.....	3,831 09
Losses incurred.....	3,831 09

PEOPLES FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, April 23, 1851.

F. V. PRICE, *President.*A. C. MILNE, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$3,500 00
Interest accrued on bond and mortgage loans.....	105 00
Value of lands mortgaged.....	\$6,000 00
Buildings (insured for \$3,000).....	3,000 00
Total.....	\$9,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p. c. reg.....	\$159,000 00	\$195,967 50
“ “ 4½ p. c. reg.....	21,000 00	23,677 50
“ “ 6 p. c. reg.....	20,000 00	26,200 00
RAILROAD BONDS—		
Union Pacific 1st mortgage.....	20,000 00	22,800 00
Union Pacific sinking fund.....	16,000 00	19,360 00
Northern Pacific 1st mortgage....	20,000 00	22,200 00
Kansas Pacific 1st con. mortgage..	20,000 00	20,000 00
International & Gt. Northern m....	10,000 00	8,500 00

	Par Value.	Market Value.	
RAILROAD STOCKS—			
Union Pacific.....	\$15,000 00	\$8,250 00	
Second Avenue.....	700 00	1,400 00	
BANK STOCKS—			
National Bank of Commerce.....	10,000 00	16,000 00	
Peoples	2,500 00	3,750 00	
Totals	\$314,200 00	\$368,105 00	\$368,105 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
American Merch. Union Ex. stk,	\$5,000	\$5,100	\$3,700	3,700 00
Cash in Company's principal office.....				1,609 33
Cash in bank.....				3,969 02
Interest accrued on stocks and bonds.....				3,950 00
Interest accrued on collateral loans.....				111 00
Net cash in the hands of agents in course of transmission.....				19,239 12
Assets at their actual value.....				\$404,288 47

III. LIABILITIES.

Losses adjusted and unpaid.....*	\$23,439 74	
Losses reported and unadjusted.....	3,065 00	
Losses resisted	1,750 00	
Gross amount of unpaid losses.....	\$28,254 74	
Deduct reinsurance	3,324 30	
Net amount of unpaid losses.....		\$24,930 44
Unearned premiums on risks, one year or less.....	\$74,407 23	
Unearned premiums on risks, more than one year....	35,828 50	
Unearned premiums as computed above.....		110,235 73
Taxes.....		1,500 00
Return premiums.....		2,825 23
Rent		1,559 10
Total liabilities, except capital stock and surplus....		\$141,050 50
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		63,237 97
Total liabilities, including capital and surplus.....		\$404,288 47

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$288,946 43	
Deduct reinsurance, rebate, abatement and return premiums.....	41,019 70	
Actual cash premiums.....		\$247,926 73
Interest on bonds and mortgages.....		499 52
Interest on loans and bonds and dividends on stocks.....		15,988 73
Actual cash income		\$264,414 98

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$28,707.30 occurring in previous years).....	\$170,375 61
Deduct salvages and reinsurance.....	8,501 27
Net amount paid for losses.....	\$161,874 34
Cash dividends.....	20,000 00
Commissions and brokerage.....	57,130 99
Salaries and fees.....	13,457 95
Taxes.....	3,793 52
All other payments.....	14,991 75
Actual cash expenditure.....	\$271,248 55

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$23,843,827	\$187,870 25
Written or renewed during the year.....	34,566,431	289,186 61
Total.....	\$58,410,258	\$477,056 86
Deduct those expired and marked off.....	34,835,732	246,595 83
In force at the end of the year.....	\$23,574,526	\$230,461 03
Deduct amount reinsured.....	914,806	9,463 23
Net amount in force.....	\$22,659,720	\$220,997 80

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$15,650,345	\$148,814 46	1-2	\$74,407 23
1884.....	Two years.....	33,425	418 66	1-4	104 66
1885.....		82,000	860 74	3-4	645 54
1883.....	Three years....	1,755,494	17,296 71	1-6	2,882 78
1884.....		2,280,712	24,000 96	1-2	12,000 48
1885.....		1,606,909	15,115 40	5-6	12,596 15
1882.....	Four years.....	.....	.....	.....	.....
1883.....		1,000	9 60	3-8	3 60
1884.....		9,150	77 52	5-8	48 45
1885.....		4,800	78 25	7-8	68 46
1881.....	Five years.....	302,208	2,473 86	1-10	247 38
1882.....		119,217	1,612 18	3-10	483 65
1883.....		291,768	4,020 59	1-2	2,010 29
1884.....		363,267	4,299 60	7-10	3,009 72
1885.....		159,425	1,919 27	9-10	1,727 34
Totals		\$22,659,720	\$220,997 80	....	\$110,235 73

Premiums received since the organization of the Company.....	\$2,678,326 84
Losses paid since the Company organized.....	1,322,177 89
Cash dividends paid stockholders	518,000 00
Stock owned by directors at par value.....	49,000 00
Losses incurred during the year.....	157,597 49
Loaned to stockholders.....	3,700 00

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$438,158 00
Premiums received.....	5,458 55
Losses paid.....	3,242 08
Losses incurred	3,677 09

PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business, September 10, 1853.

STEPHEN CROWELL, *President.*PHILANDER SHAW, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$738,512 58
Loans on bond and mortgage (first liens), not more than one year's interest due.....	342,750 00
Interest due and accrued on bond and mortgage loans.....	5,696 51
Value of lands mortgaged.....	\$268,550 00
Buildings (insured for \$340,400.00).....	403,750 00
Total.....	\$672,300 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 4 p. c. reg.....	\$437,500 00	\$542,500 00
“ “ 4½ p. c. reg.....	250,000 00	282,500 00
“ “ 3 p. c. reg.....	200,000 00	208,000 00
“ “ currency 6 p. c.....	50,000 00	66,500 00
Mississippi warrants.....	20,000 00	20,000 00
Virginia deferred certificates.....	14,772 33	1,920 40
MUNICIPAL BOND—		
Brooklyn City 6 p. c.....	15,000 00	20,250 00
RAILROAD BONDS—		
Broadway & Seventh Avenue....	25,000 00	27,000 00
Houston & Texas Central....	3,000 00	3,060 00
Central New Jersey.....	3,000 00	3,210 00
Toledo, Ann Arbor & Gd. Trunk..	75,000 00	75,000 00
Ohio Southern.....	25,000 00	25,000 00
New York Elevated.....	25,000 00	32,000 00
Long Island.....	100,000 00	108,000 00
Long Island City & Flushing....	15,000 00	15,000 00
New York, Chicago & St. Louis...	100,000 00	100,000 00
South Side, L. I.....	25,000 00	27,500 00
Smithtown & Port Jefferson.....	10,000 00	10,000 00
Pittsburgh, Cleveland & Toledo...	50,000 00	53,250 00
Detroit, Mackinac & Marquette...	100,000 00	55,000 00
East Tenn., Virginia & Georgia...	50,000 00	35,500 00
Nashville, Chattanooga & St. Louis,	20,000 00	20,400 00
RAILROAD STOCKS—		
Brooklyn City.....	49,750 00	102,485 00
Central Park N. & E.....	15,000 00	21,450 00
Christopher & Tenth Streets.....	10,000 00	15,000 00
Second Avenue.....	13,500 00	28,350 00
New York Central & Hud. River,	50,000 00	53,000 00
GAS COMPANY BONDS—		
Nassau, Brooklyn, certificates....	17,000 00	17,170 00
New York Mutual, New York....	37,000 00	39,220 00
Peoples, Brooklyn, 7 p. c.....	52,000 00	55,120 00
“ “ 6 p. c.....	10,000 00	10,000 00
New York Equitable, New York..	10,000 00	11,300 00
GAS COMPANY STOCKS—		
Citizens, Brooklyn.....	23,160 00	20,149, 20
Nassau, “.....	22,500 00	29,475 00
New York Mutual, New York....	28,500 00	39,045 00
Peoples, Brooklyn.....	2,950 00	2,537 00
Brooklyn, “.....	8,800 00	11,440 00
Consolidated, New York.....	24,000 00	24,000 00
Fulton Municipal, Brooklyn.....	15,000 00	24,450 00
BANK STOCKS—		
Merchants National, New York...	650 00	812 50

	Par Value.	Market Value.
Metropolitan National, New York. .	\$50,000 00	\$15,000 00
Am. Exchange " " . .	50,000 00	62,500 00
Central " " . .	20,000 00	24,000 00
Nat. Shoe & Leather, " . .	5,000 00	6,750 00
St. Nicholas, " . .	30,000 00	37,800 00
Nat. Bk. of the Republic, " . .	28,600 00	35,750 00
Nat. Bk. of Commerce, " . .	8,700 00	14,355 00
Fourth National, " . .	20,000 00	25,000 00
Mechanics " " . .	1,000 00	1,450 00
Mercantile " " . .	10,000 00	12,500 00
National Park, " . .	10,000 00	16,000 00
Commercial, Brooklyn.	4,800 00	6,432 00
Mechanics, "	14,500 00	30,450 00
National City, "	4,650 00	13,950 00
Brooklyn Trust Co., Brooklyn. . . .	6,250 00	14,375 00
MISCELLANEOUS—		
Western Union Telegraph Co. stk,	50,000 00	37,500 00
Board of Trade, Chicago, cer. . . .	2,700 00	2,700 00
Totals	\$2,319,282 33	\$2,593,106 10

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Firemen's Trust Insurance Co.,			
Brooklyn, stock.	\$500	\$125 00	\$1,100
Market Nat. Bank, N. Y., stock,	700	1,085 00	
People's Gas L. Co., Brooklyn, bs.,	4,000	4,240 00	3 500
Standard Fire Ins. Co., N. Y., stk.,	1,500	1,575 00	1,200
Home " " " "	800	1,080 00	1,500
Hamilton " " " "	750	862 50	
Am. Ex. " " " "	500	505 00	400
Citizens National Bank, " "	750	825 00	3,000
Hanover " " " "	2,500	3,625 00	
Chic., Burl. & Quincy R. R. "	500	575 00	500
Williamsb'h City Fire Insurance			
Co., Brooklyn, stock.	2,000	4,620 00	3,000
Central Pacific R. R. Co. bonds,	2,000	2,300 00	1,950
N. Y. Nat. Exchange Bank, stk.,	1,800	1,980 00	1,800
Watkins Automatic Tel. Co., "	450	112 50	
Home Fire Ins. Co., N. Y., "	1,500	2,025 00	900
Consol. Gas Light Co., " "	15,000	15,000 00	9,250
National Park Bank, " "	4,000	6,400 00	8,000
Nat. Bank of Commerce, " "	2,000	3,300 00	
N. Y. City stk., Cen. Park loan,	2,000	2,400 00	1,000
Assignment of mort. on property			
on Macon street, Brooklyn. .	15,000	15,000 00	7,000
Home Fire Ins. Co., N. Y., stk.,	1,000	1,350 00	1,000
Rutgers " " " "	400	480 00	350
Cen. Park, N. & E. R. R. Co., stk.,	5,000	7,150 00	5,000
Totals	\$64,650	\$76,615 00	\$50,450 00

Cash in principal office.....	\$496 67
Cash in banks.....	458,319 38
Interest due and accrued on stocks.....	7,123 00
Interest due and accrued on collateral loans.....	507 20
Net cash in the hands of agents in course of transmission.....	648,132 48
Bills receivable, taken for fire, marine and inland risks.....	62,230 87
Rents.....	3,158 57
Assets at their actual value.....	\$4,910,483 36

III. LIABILITIES.

Losses adjusted and unpaid.....	None.
Losses reported and unadjusted.....	316,255 63
Losses resisted.....	28,218 00
Gross amount of unpaid losses.....	\$344,473 63
Unearned premiums on risks, one year or less.....	\$975,610 78
Unearned premiums on risks, more than one year... ..	1,726,990 43
Unearned premiums on marine and inland risks.....	142,447 63
Unearned premiums as computed above.....	2,845,048 84
Due and accrued for salaries, etc.....	3,000 00
All other demands against the Company.....	3,793 47
Total liabilities, except capital stock and surplus.....	\$3,196,315 94
Capital stock.....	1,000,000 00
Surplus beyond all liabilities.....	714,167 42
Under special deposits in various States.....	\$153,170 98
Total liabilities, including capital and surplus.....	\$4,910,483 36

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Premiums received in cash.....	\$4,418,462 51	\$1,296,570 65
Deduct reinsurance, rebate, abatements and return premiums....	654,809 19	176,261 06
Actual cash premiums.....	\$3,763,653 32	\$1,120,309 59
Notes received for premiums remaining unpaid.....		\$62,230 87
Interest on bonds and mortgages.....		18,402 27
Interest on loans and bonds, and dividends on stocks.....		139,694 85
Rents.....		11,193 95
From other sources.....		20,064 80
Actual cash income.....		\$5,073,318 78

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.
Amt. paid for losses (inc. \$266,196.22 occurring in previous years)....	\$2,000,804 98	\$1,007,739 57
Deduct salvages and reinsurance.....	81,635 35	63,058 72
Net amount paid for losses.	\$1,919,169 63	\$944,680 85
		\$2,863,850 48

Cash dividends.....	\$100,000 00
Commissions and brokerage.....	951,891 28
Salaries, fees, etc.....	278,763 85
Taxes.....	66,799 22
All other payments.....	317,409 98
Actual cash expenditure.....	\$4,578,714 81

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$356,094,754	\$4,293,915 19
Written or renewed during the year.....	375,656,927	4,394,660 45
Totals	\$731,751,681	\$8,688,575 64
Deduct those expired and marked off.....	304,794,084	3,302,590 52
In force at the end of the year.....	\$426,957,597	\$5,385,985 12
Deduct amount reinsured.....	24,194,690	206,979 63
Net amount in force.....	\$402,762,907	\$5,179,005 49
	Marine and Inland.	Premiums.
In force at the end of the year.....	\$21,539,197	\$159,016 49

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fractions unearned.	Premiums unearned.
1885....	One year or less,	\$179,945,744	\$1,951,221 56	1-2	\$975,610 78
1884....	Two years.....	1,047,380	9,847 41	1-4	2,461 85
1885....		2,553,448	19,685 08	3-4	14,763 81
1883....	Three years....	24,639,669	224,244 24	1-6	37,374 04
1884....		28,179,474	271,785 52	1-2	135,892 76
1885....		33,007,588	301,125 63	5-6	250,938 01
1882....	Four years.....	1,036,786	5,671 56	1-8	708 94
1883....		559,357	6,508 16	3-8	2,440 56
1884....		804,623	9,082 57	5-8	5,676 61
1885....		627,669	7,357 94	7-8	6,438 21
1881....	Five years.....	18,296,833	257,980 10	1-10	25,798 01
1882....		22,782,898	352,126 07	3-10	105,637 80
1883....		35,853,922	729,642 85	1-2	364,821 42
1884....		35,987,444	773,734 10	7-10	541,613 87
1885....		17,386,912	257,972 64	9-10	232,175 34
1881....	Six years.....	10,000	75 00	3-12	18 75
1879....	Seven years....	5,000	47 80	1-14	3 41
1880....		29,500	612 50	3-14	131 25
1881....		5,500	250 00	5-14	89 28
1879....	Eight years....	3,160	34 76	3-16	6 51
Totals.....		\$402,762,907	\$5,179,005 49	....	\$2,702,601 21

Premiums received since the organization of the Company.....	\$51,645,946 21
Losses paid since the Company organized.....	26,113,709 41
Cash dividends paid stockholders.....	2,714,000 00
Stock owned by directors at par value.....	118,600 00
Losses incurred during the year.....	2,920,496 24
Loaned to officers and directors.....	72,500 00
Loaned to stockholders not officers.....	14,950 00
Special deposits for the exclusive protection of policy-holders in the	
States of Virginia, \$50,000, liabilities, \$23,319.85; North	
Carolina, \$10,000, liabilities, \$8,395.73; Georgia, \$25,000,	
liabilities, \$17,048.95; Mississippi, \$25,000; liabilities, \$61,-	
865.88; Canada, \$100,000, liabilities, \$35,615.65; Oregon,	
\$50,000, liabilities, \$6,924.92.	

Business in Connecticut, 1885.

	Fire.	Marine and Inland.
Risks taken.....	\$2,246,327 00	\$625,046 00
Premiums received.....	25,115 33	2,214 53
Losses paid.....	10,550 85	508 47
Losses incurred.....	10,893 84	....

PRESCOTT INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, January 15, 1873.

FRANKLIN GREENE, *President.*FRANCIS H. STEVENS, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$200,000 00
Whole amount of capital actually paid up in cash.	200,000 00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
BANK STOCKS—			
Atlas National, Boston.	\$11,200 00	\$14,224 00	
National Eagle, “	1,000 00	1,100 00	
National Webster, “	45,000 00	47,700 00	
Eliot National, “	20,300 00	25,172 00	
Merchandise Nat., “	10,000 00	10,200 00	
Market “ “	12,500 00	11,625 00	
New England “ “	5,000 00	7,300 00	
Tremont “ “	12,000 00	13,380 00	
Second “ “	12,500 00	19,750 00	
Blackstone “ “	4,800 00	5,304 00	
State “ “	10,000 00	12,400 00	
Globe “ “	10,000 00	9,925 00	
Merchants “ “	6,000 00	8,760 00	
MUNICIPAL BONDS—			
City of Cincinnati	25,000 00	32,625 00	
City of Houston	10,000 00	10,000 00	
RAILROAD BONDS—			
Boston & Lowell	25,000 00	30,725 00	
Kansas City, Lawrence & Southern,	25,000 00	27,500 00	
Northern Pacific Terminal Co.	30,000 00	30,000 00	
Cin., Ind., St. Louis & Chicago.	10,000 00	10,000 00	
Little Rock & Fort Smith.	10,000 00	11,325 00	
Atchison, Colorado & Pacific.	5,000 00	5,200 00	
Totals	\$300,300 00	\$344,215 00	\$344,215 00

Cash in Company's principal office.....	\$1,858 43
Cash deposited in banks.....	13,457 42
Interest due and accrued on stocks.....	2,833 32
Net cash in the hands of agents in course of transmission.....	17,641 88
Assets of the Company at their actual value.....	\$380,006 05

III. LIABILITIES.

Losses adjusted and unpaid.....	\$10,024 94
Losses reported and unadjusted.....	1,925 00
Gross amount of unpaid losses.....	\$11,949 94
Deduct reinsurance.....	911 57
Net amount of unpaid losses.....	\$11,038 37
Unearned premiums on risks, one year or less.....	\$82,101 15
Unearned premiums on risks, more than one year...	45,739 29
Unearned premiums as computed above.....	127,840 44
Total liabilities, except capital stock and surplus.....	\$138,878 81
Capital stock.....	200,000 00
Surplus beyond all liabilities.....	41,127 24
Total liabilities, including capital and surplus.....	\$380,006 05

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$227,432 63
Deduct reinsurance, rebate, abatements, and return premiums.....	30,863 07
Actual cash premiums.....	\$196,569 56
Interest on loans and bonds and dividends on stocks.....	15,665 42
All other sources.....	50 00
Actual cash income.....	\$212,284 98

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$16,231.38 occurring in previous years).....	\$115,195 78
Deduct salvage and reinsurance.....	7,225 76
Net amount paid for losses.....	\$107,970 02
Cash dividends.....	12,000 00
Commissions and brokerage.....	39,668 11
Salaries and fees.....	12,645 50
Taxes.....	6,971 34
All other payments.....	14,412 97
Actual cash expenditure.....	\$193,667 94

VI. MISCELLANEOUS.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$19,676,986	\$241,999 24
Written or renewed during the year.....	18,601,517	231,462 43
Total.....	\$38,278,503	\$473,461 67
Deduct those expired and marked off.....	17,355,464	210,243 39
In force at the end of the year.....	\$20,923,039	\$263,218 28
Deduct amount reinsured.....	705,391	10,614 67
Net amount in force.....	\$20,217,648	\$252,603 61

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$11,841,016	\$164,202 31	1-2	\$82,101 15
1884.....	Two years.....	1,100	6 05	1-4	1 51
1885.....		4,900	24 40	3-4	18 30
1883.....	Three years....	954,357	10,308 18	1-6	1,718 03
1884.....		1,083,456	11,904 74	1-2	5,952 37
1885.....		1,282,437	14,331 84	5-6	11,943 20
1882.....	Four years.....	16,010	160 10	1-8	20 01
1883.....		16,025	154 35	3-8	57 88
1884.....		7,900	80 77	5-8	50 48
1885.....		6,700	72 87	7-8	63 76
1881.....	Five years.....	788,823	9,134 32	1-10	913 43
1882.....		1,220,982	10,726 89	3-10	3,218 06
1883.....		1,316,284	11,973 57	1-2	5,986 78
1884.....		809,288	8,876 88	7-10	6,213 81
1885.....		868,370	10,646 34	9-10	9,581 67
Totals.....		\$20,217,648	\$252,603 61	....	\$127,840 44
Premiums received since the organization of the Company.....					\$2,134,860 00
Losses paid since the Company organized.....					1,173 498 81
Cash dividends paid stockholders.....					194 000 00
Stock owned by directors at par value.....					107,300 00
Losses incurred during the year.....					104,244 40

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$484,542 00
Premiums received.....	7,623 44
Losses paid.....	5,318 84
Losses incurred.....	5,318 84

PROVIDENCE WASHINGTON INSURANCE COMPANY,

PROVIDENCE, R. I.

Commenced Business, 1799.

J. H. DEWOLF, *President.*J. B. BRANCH, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.	\$500,000 00
Whole amount of capital actually paid up in cash.	400,000 00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par value.	Market value.
UNITED STATES BONDS—		
United States 4 p. c. reg.	\$75,000 00	\$92,437 00
“ 4 p. c. coup.	50,000 00	61,625 00
RAILROAD BONDS—		
Union Pacific 1st mort.	20,000 00	22,900 00
New York, Providence & Boston. .	31,000 00	39,292 00
Rensselaer & Saratoga.	12,000 00	17,040 00
Boston, Clinton & Fitchburg. . . .	2,000 00	2,237 00
RAILROAD STOCKS—		
Atchison, Topeka & Santa Fe. . . .	40,000 00	35,200 00
Chicago & Alton	50,000 00	70,000 00
Chicago, Burlington & Quincy. . . .	2,000 00	2,750 00
Chicago, Rock Island & Pacific. . .	30,000 00	38,550 00
Illinois Central.	10,000 00	14,000 00
BANK STOCKS—		
National Bank of Commerce, N.Y.,	5,000 00	8,000 00
American National, Providence. . .	40,000 00	36,800 00
Blackstone Canal Nat., Providence,	40,000 00	40,000 00
Commercial “ “	15,000 00	14,400 00
Lime Rock “ “	10,000 00	10,600 00
Merchants “ “	25,000 00	31,250 00
Mechanics “ “	10,000 00	14,400 00
Roger Williams “ “	7,500 00	8,600 00
Nat. Bank of Commerce, “	15,000 00	16,200 00
Nat. Bank of No. America, “	17,500 00	20 650 00
Weybosset National.	10,000 00	12,400 00

	Par Value.	Market Value.	
GAS COMPANY STOCKS—			
New York Mutual, New York....	\$30,000 00	\$40,500 00	
Providence	25,000 00	37,500 00	
Bath, Bath, Me.....	5,000 00	5,000 00	
MISCELLANEOUS—			
Atlantic Mutual Ins. Co. scrip, bds ,	1,860 00	1,860 00	
What Cheer Corporation stock....	20,000 00	20,000 00	
Totals	\$598,860 00	\$714,191 00	\$714,191 00
Cash in principal office			374 44
Cash deposited in banks.....			54,314 58
Net cash in the hands of agents in course of transmission.....			75,765 58
Bills receivable, for fire, marine and inland risks.....			120,284 58
Assets of the Company at their actual value.....			\$964,930 18

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,162 19	
Losses reported and unadjusted.....	73,307 21	
Losses resisted.....	5,450 00	
Gross amount of unpaid losses.....	\$80,919 40	
Deduct reinsurance.....	13,451 27	
Net amount of unpaid losses.....		\$67,468 13
Unearned premiums on risks, one year or less.....	\$178,429 86	
Unearned premiums on risks, more than one year....	136,349 78	
Unearned premiums on inland navigation risks.....	4,853 85	
Unearned premiums on marine risks.....	108,173 39	
Unearned premiums as computed above.....		427,806 88
Total liabilities, except capital stock and surplus.....		\$495,275 01
Capital stock.....		400,000 00
Surplus beyond all liabilities.....		69,655 17
Total liabilities, including capital stock and surplus..		\$964,930 18

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$575,353 18	\$448,473 11	
Deduct reinsurance, rebate, abatement, and return premiums.....	102,619 61	142,595 00	
Actual cash premiums.....	\$472,733 57	\$305,878 11	\$778,611 68
Notes received for premiums unpaid.....		\$119,749 08	
Interest on bonds, and dividends on stocks.....			32,548 98
Actual cash income.....			\$811,160 66

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. pd. for losses (inc. \$154,265.11 occurring in previous years).....	\$301,262 99	\$364,889 60	
Deduct salvages and reinsurance....	42,078 77	116,606 08	
Net amount paid for losses.	\$259,184 22	\$248,283 52	\$507,467 74
Commissions and brokerage.....			129,243 50
Salaries and fees.....			30,675 79
Taxes.....			14,041 24
All other payments.....			63,939 77
Actual cash expenditure.....			\$745,368 04

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$65,002,619	\$681,567 64
Written or renewed during the year.....	48,321,512	574,878 00
Totals.....	\$113,324,131	\$1,256,445 64
Deduct those expired and marked off.	53,845,793	576,210 81
In force at the end of the year.....	\$59,478,338	\$680,234 83
Deduct amount reinsured.....	4,093,495	52,523 85
Net amount in force.....	\$55,384,843	\$627,710 98
	Marine and Inland.	Premiums.
Amount in force at end of year.....	\$2,147,796	\$117,881 09

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One yr. or less.	\$28,404,191	\$356,859 73	1-2	\$178,429 86
1884.....	Two years....	264,226	1,673 74	1-4	418 43
1885.....		290,860	2,294 41	3-4	1,720 81
1883.....	Three years...	4,916,246	42,509 05	1-6	7,084 84
1884.....		3,657,233	35,544 58	1-2	17,772 29
1885.....		3,256,055	38,563 13	5-6	32,135 94
1882.....	Four years....	98,995	841 77	1-8	105 22
1883.....		172,525	1,199 32	3-8	449 75
1884.....		60,832	791 44	5-8	494 65
1885.....		132,925	1,344 03	7-8	1,176 03
1881.....	Five years.....	1,623,306	22,610 67	1-10	2,261 07
1882.....		3,050,724	26,850 67	3-10	8,055 18
1883.....		4,374,100	41,076 31	1-2	20,538 15
1884.....		2,750,932	29,297 47	7-10	20,508 23
1885.....		2,331,693	26,254 66	9-10	23,629 19
Totals.....		\$55,384,843	\$627,710 98	....	\$314,779 64

Premiums received since the organization of the Company.....	\$11,386,380 85
Losses paid since the Company organized.....	6,696,014 21
Cash dividends paid stockholders.....	1,794,563 39
Stock owned by the directors at par value.....	52,750 00
Losses incurred during the year.....	463,742 78

Business in Connecticut, 1885.

Fire, marine, and inland risks.....	\$1,009,792 00
Premiums received.....	11,352 52
Losses paid.....	4,023 74
Losses incurred.....	4,145 71

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

Commenced Business, February 23, 1872.

FREDERICK COOK, *President.*

H. F. ATWOOD, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$200,000 00
Whole amount of capital actually paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$738 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	294,635 00
Interest due on bond and mortgage loans.....	7,003 84
Value of mortgaged property.....	\$872,170 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States 4 p. c.....	\$75,000 00	\$92,437 50	
“ “ 3 p. c.....	25,000 00	26,031 25	
Georgia	25,000 00	27,500 00	
MUNICIPAL BOND—			
Rochester city.....	20,000 00	26,000 00	
BANK STOCK—			
German Am. Bank of Rochester stk,	10,000 0	10,800 00	
MISCELLANEOUS—			
Pullman Palace Car Co. stock....	22,000 00	28,600 00	
Totals	\$177,000 00	\$211,368 75	\$211,368 25
Cash in Company's principal office.....			354 68
Cash deposited in bank			94,427 66
Interest due and accrued on stocks and deposits in bank.....			1,342 98
Net cash in the hands of agents in course of transmission.....			38,971 20
Assets of the Company at their actual value.....			\$648,842 11

III. LIABILITIES.

Losses reported and unadjusted.....	\$23,781 00	
Losses resisted.....	1,248 00	
Gross amount of unpaid losses.....		\$25,029 00
Unearned premiums on risks, one year or less.....	\$171,402 66	
Unearned premiums on risks, more than one year....	111,279 08	
Unearned premiums as computed above.....		282,681 74
Total liabilities, except capital stock and surplus.....		\$307,710 74
Capital stock.....		200,000 00
Surplus beyond all liabilities.....		141,131 37
Under special deposit in various States.....	\$30,098 24	
Total liabilities, including capital stock and surplus...		\$648,842 11

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$538,782 99	
Deduct reinsurance, rebate, abatement, and return premiums	99,127 64	
Actual cash premiums.....		\$439,655 35
Interest on bonds and mortgages.....		17,934 89
Interest on loans and bonds, and dividends on stocks.....		8,586 74
From all other sources.....		3,965 28
Actual cash income.....		\$470,142 26

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$34,307.00 occurring in previous years).....	\$304,411 26	
Deduct salvages and reinsurance.....	15,019 04	
Net amount paid for losses.....		\$289,392 22
Cash dividends.....		16,000 00
Commissions and brokerage.....		99,771 59
Salaries and fees.....		12,546 58
Taxes.....		13,508 93
All other payments.....		24,708 17
Actual cash expenditure.....		\$455,927 49

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$44,853,793	\$520,374 10
Written or renewed during the year.....	44,834,858	529,061 24
Totals.....	\$89,688,651	\$1,049,435 34
Deduct those expired and marked off....	42,087,027	502,657 85
In force at the end of the year.....	\$47,601,624	\$546,777 49
Deduct amount reinsured.....	545,637	5,503 50
Net amount in force.....	\$47,055,987	\$541,273 99

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less,	\$27,409,166	\$342,805 31	1-2	\$171,402 66
1884.....	Two years.....	150,625	1,282 57	1-4	320 64
1885.....		327,367	3,096 81	3-4	2,322 60
1883.....	Three years....	4,482,490	43,427 94	1-6	7,237 99
1884.....		5,935,354	57,714 60	1-2	28,857 30
1885.....		7,008,930	66,798 65	5-6	55,665 54
1882.....	Four years.....	17,825	196 02	1-8	24 50
1883.....		17,850	183 63	3-8	68 85
1884.....		40,400	539 98	5-8	337 45
1885.....		45,875	584 15	7-8	511 13
1881.....	Five years.....	157,223	2,042 68	1-10	204 27
1882.....		149,410	2,343 89	3-10	703 16
1883.....		232,883	4,070 90	1-2	2,035 45
1884.....		468,901	7,889 69	7-10	5,522 72
1885.....		611,688	8,297 17	9-10	7,467 48
Totals.....		\$47,055,987	\$541,273 99	....	\$282,681 74

Premiums received since the organization of the Company.....	\$3,305,306 06
Losses paid since the Company organized.....	1,772,943 37
Cash dividends declared.....	215,000 00
Stock dividends declared.....	25,000 00
Stock owned by the directors at par value.....	31,850 00
Losses incurred during the year.....	277,118 22
Loaned to officers and directors	29,700 00
Loaned to stockholders, not officers.....	12,400 00
Special deposits for the exclusive protection of policy-holders in the States of North Carolina, \$10,000, liabilities, \$14,405.43; Vir- ginia, \$10,000, liabilities, \$5,533.73; Nebraska, \$25,000, liabili- ties, \$1,456.82; Georgia, \$25,000, liabilities, \$8,702.26.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$567,723 00
Premiums received.....	7,258 00
Losses paid.....	4,643 20
Losses incurred.....	4,701 94

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

SPRINGFIELD, MASS.

Commenced Business, 1851.

J. N. DUNHAM, *President.*

S. J. HALL, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$96,528 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	303,366 67
Interest due and accrued on bond and mortgage loans.....	7,672 09
Value of lands mortgaged.....	\$206,000 00
Buildings (insured for \$234,650).....	322,000 00
Total.....	\$528,000 00

Stocks and bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 6 p. c. cur. reg.	\$100,000 00	\$130,000 00
RAILROAD BONDS—		
Kan. C., St. Joe & Coun. B., 7 p. c.,	100,000 00	123,000 00
Union Pacific col. trust, 6 p. c.	50,000 00	50,000 00
Chi. & Northw'n, s. f., 6 p. c.	50,000 00	55,000 00
Morris & Essex, 7 p. c.	8,000 00	11,200 00
New York & Harlem, 7 p. c.	10,000 00	13,800 00
Chicago, Mil. & St. Paul, 7 p. c. .	10,000 00	13,000 00
St. Paul, Minn. & Manitoba, 6 p. c	50,000 00	57,500 00
Chicago, Bur. & Quincy, 4 p. c. .	10,000 00	10,000 00
Detroit, Lan. & Northern, 7 p. c. .	2,000 00	2,400 00
BANK STOCKS—		
Agawam National, Springfield.	10,000 00	12,500 00
John Hancock Nat'l, " . . .	15,000 00	18,750 00
Chicopee National, " . . .	10,400 00	17,160 00
Pyncheon " " . . .	10,000 00	17,000 00
Second " " . . .	2,800 00	4,900 00
Third " " . . .	20,000 00	35,000 00
City " " . . .	10,000 00	12,800 00
Chapin " " . . .	10,000 00	13,000 00
First " " . . .	11,600 00	18,560 00
Ware " Ware	7,500 00	9,000 00
First " Northampton. .	3,400 00	4,250 00
Northampton Nat'l " . .	10,000 00	16,500 00
Monson National, Monson.	1,000 00	1,500 00
First " Chicopee.	3,100 00	4,960 00
Adams " No. Adams . .	2,000 00	2,840 00
Tremont " Boston	10,000 00	11,100 00
Boston " "	10,000 00	12,100 00
New England National, Boston. . .	10,000 00	14,600 00
Commonwealth " " . . .	10,000 00	11,800 00
Merchandise " " . . .	10,000 00	10,200 00
Merchants " " . . .	10,000 00	14,500 00
Atlas " " . . .	10,000 00	12,600 00
Howard " " . . .	20,000 00	23,600 00
Webster " " . . .	10,000 00	10,500 00
Boylston " " . . .	15,000 00	19,500 00
Eliot " " . . .	10,000 00	12,400 00
National Bank of Com. " . . .	10,000 00	12,000 00
Shawmut National, " . . .	10,000 00	12,200 00
National Bank of Com., N. Y. . .	10,000 00	15,500 00
Fourth National, " . . .	20,000 00	25,000 00
Continental National " . . .	11,200 00	11,760 00
Metropolitan " " . . .	20,000 00	6,000 00
Franklin County Nat'l, Greenfield,	10,000 00	10,000 00
St. Paul Nat'l, St. Paul, Minn.	10,000 00	11,000 00

	Par Value.	Market Value.	
RAILROAD STOCKS—			
Boston & Albany.....	\$70,000 00	\$126,000 00	
Boston & Providence.....	20,000 00	37,000 00	
Connecticut River	50,000 00	83,500 00	
New York, New Haven & Harf'd,	100,000 00	200,000 00	
Old Colony.....	50,000 00	80,000 00	
New York & Harlem.....	50,000 00	100,000 00	
Chicago, Burlington & Quincy....	110,000 00	150,700 00	
Chicago, Milwaukee & St. Paul pref.,	55,000 00	66,000 00	
Pennsylvania.....	20,000 00	22,000 00	
MISCELLANEOUS—			
Wakef'd, Mass. Wat. Co., 6 p. c., r.,	50,000 00	53,000 00	
Ann Ar., Mich. Wat. Co., 6 p. c., r.,	50,000 00	50,000 00	
Installm'ts Chi., Bur. & Nort'n R.R.,	4,884 00	4,884 00	
Totals.....	\$1,372,884 00	\$1,884,064 00	\$1,884,064 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Quassaic N. B. s. Newburg, N.Y.	\$500	\$625	\$400	
Nonotuck Paper Co. s., Holyoke	10,000	10,000	15,000	
Valley Paper Co. stock, “	6,000	8,400		
Parsons Paper Co. stock, “	1,000	10,000		
Totals.....	\$17,500	\$29,025	\$15,400	15,400 00
Cash in Company's principal office.....				9,910 36
Cash in bank.....				97,556 00
Interest due and accrued on stocks and bonds, not included in value,				24,321 00
Interest accrued on collateral loans.....				385 00
Net cash in the hands of agents in course of transmission.....				143,726 50
Rents.....				840 95
Bills receivable, not matured.....				194,302 73
Assets of the Company at their actual value.....				\$2,778,073 30

III. LIABILITIES.

Losses adjusted and unpaid.....	\$75,085 57	
Losses reported and unadjusted.....	42,731 06	
Losses resisted.....	36,407 31	
Gross amount of unpaid losses.....	\$154,223 94	
Deduct reinsurance.....	11,275 73	
Net amount of unpaid losses.....		\$142,948 21

Unearned premiums on risks, one year or less.....	\$463,422 60
Unearned premiums on risks, more than one year...	761,160 14
Unearned premiums as computed above.....	\$1,224,582 74
Total liabilities, except capital stock and surplus.....	\$1,367,530 95
Capital stock.....	1,000,000 00
Surplus beyond all liabilities.....	410,542 35
Total liabilities, including capital and surplus.....	\$2,778,073 30

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,826,877 31
Deduct reinsurance, rebate, abatements, and return premiums.....	233,421 23
Actual cash premiums.....	\$1,593,456 08
Interest on bonds and mortgages.....	15,758 64
Interest on loans and bonds and dividends on stocks.....	93,749 09
Rents.....	3,611 00
Actual cash income.....	\$1,706,574 81

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$174,007.20 occur- ring in previous years).....	\$937,460 38
Deduct salvages and reinsurance.....	42,596 09
Net amount paid for losses.....	\$894,864 29
Cash dividends.....	100,000 00
Commissions and brokerage.....	273,692 98
Salaries and fees.....	71,485 41
Taxes.....	43,028 77
All other payments.....	159,035 99
Actual cash expenditure.....	\$1,542,107 44

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$151,350,979	\$2,057,811 96
Written or renewed during the year.....	135,324,200	1,826,877 31
Totals.....	\$286,675,179	\$3,884,689 27
Deduct those expired and marked off....	119,480,040	1,644,684 65
In force at the end of the year.....	\$167,195,139	\$2,240,004 62

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$65,285,222	\$926,845 21	1-2	\$463,422 60
1884.....	Two years	777,100	11,149 96	1-4	2,787 49
1885.....		498,100	6,245 02	3-4	4,683 75
1883.....	Three years....	13,346,393	151,219 72	1-6	25,203 29
1884.....		13,584,282	155,092 87	1-2	77,546 43
1885.....		13,019,924	146,150 10	5-6	121,791 75
1882.....	Four years.....	561,282	5,528 14	1-8	691 02
1883.....		681,796	7,157 86	3-8	2,684 19
1884.....		393,637	2,754 10	5-8	1,721 30
1885.....		1,115,951	14,919 30	7-8	13,054 39
1881.....	Five years.....	6,249,982	76,760 45	1-10	7,676 04
1882.....		8,150,735	104,078 71	3-10	31,223 61
1883.....		11,204,139	154,233 16	1-2	77,116 58
1884.....		12,302,875	175,513 55	7-10	122,859 48
1885.....		20,023,721	302,356 47	9-10	272,120 82
Totals.....		\$167,195,139	\$2,240,004 62	....	\$1,224,582 74

Premiums received since the organization of the Company.....	\$19,028,260 04
Losses paid since the Company organized.....	12,106,425 72
Cash dividends paid stockholders.....	1,892,042 00
Stock dividends declared.....	500,000 00
Stock owned by the directors at par value.....	157,200 00
Losses incurred during the year.....	851,473 96
Loaned to officers and directors.....	74,016 67
Loaned to stockholders not officers.....	81,500 00

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$2,914,580 00
Premiums received.....	36,077 59
Losses paid.....	22,490 75
Losses incurred.....	23,477 04

STERLING FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, January 18, 1864.

ANDREW L. SOULARD, *President.*LOUIS P. BAYARD, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$350,000 00
Whole amount of capital actually paid up in cash.....	350,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$46,500 00
Loans on bond and mortgage in process of foreclosure	500 00
Interest accrued on bond and mortgage loans.....	251 25
Value of lands mortgaged.....	\$64,500 00
Buildings (insured for \$36,230).....	43,000 00
Total	\$107,500 00

Bonds owned by the Company.

	Par Value.	Market Value.	
MUNICIPAL BONDS—			
New York city 3 p. c.....	\$250,000 00	\$255,000 00	
UNITED STATES BONDS—			
United States 4½ p. c., registered.	10,000 00	11,262 50	
United States 3 p. c., registered...	10,000 00	10,312 50	
U. S. District of Columbia, reg...	90,000 00	105,300 00	
Totals	\$360,000 00	\$381,875 00	381,875 00
Cash in principal office.....			4,084 87
Cash in bank.....			5,592 78
Net cash in the hands of agents in course of transmission.....			17,367 13
Assets at their actual value.....			\$456,171 03

III. LIABILITIES.

Losses adjusted and unpaid.....	\$3,645 99	
Losses reported and unadjusted	4,782 00	
	<hr/>	
Gross amount of unpaid losses.....	\$8,427 99	
Deduct reinsurance	1,845 83	
	<hr/>	
Net amount of unpaid losses.....		\$6,582 16
Unearned premiums on risks, one year or less.....	\$59,514 75	
Unearned premiums on risks, more than one year...	24,597 47	
	<hr/>	
Unearned premiums as computed above.....		84,112 22
	<hr/>	
Total liabilities, except capital stock and surplus.....		\$90,694 38
Capital stock.....		350,000 00
Surplus beyond all liabilities.....		15,476 65
	<hr/>	
Total liabilities, including capital and surplus.....		\$456,171 03

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$166,643 07	
Deduct reinsurance, rebate, abatement and return premiums	19,520 65	
	<hr/>	
Actual cash premiums.....		\$147,122 42
Interest on bonds and mortgages.....		2,445 00
Interest on loans and bonds and dividends on stocks.....		11,100 84
	<hr/>	
Actual cash income.....		\$160,668 26

V. EXPENDITURE DURING THE YEAR.

Amt. paid for losses (including \$11,437.22 occurring in previous years).....	\$95,512 45	
Deduct salvages and reinsurance.....	12,261 07	
	<hr/>	
Net amount paid for losses.....		\$83,251 38
Cash dividends.....		1,000 00
Commissions and brokerage.....		30,804 02
Salaries and fees.....		18,600 00
Taxes.....		3,159 26
All other payments.....		14,270 82
	<hr/>	
Actual cash expenditure.....		\$151,085 48

VI. MISCELLANEOUS.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$16,683,984	\$141,008 13
Written or renewed during the year.....	19,377,051	168,568 02
	<hr/>	
Totals	\$36,061,035	\$309,576 15
Deduct those expired and marked off.....	16,638,918	132,760 35
	<hr/>	
In force at the end of the year.....	\$19,422,117	\$176,815 80
Deduct amount reinsured.....	1,512,509	14,829 27
	<hr/>	
Net amount in force.....	\$17,909,608	\$161,986 53

STERLING FIRE INSURANCE COMPANY.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$12,522,082	\$119,029 51	1-2	\$59,514 75
1884.....	Two years.....	19,700	86 98	1-4	21 74
1885.....		27,630	188 33	3-4	141 25
1883.....	Three years....	1,087,816	8,119 43	1-6	1,353 24
1884.....		1,488,195	11,410 51	1-2	5,705 25
1885.....		1,862,549	14,477 18	5-6	12,064 30
1882.....	Four years.....	14,541	123 16	1-8	15 39
1883.....		18,658	201 73	3-8	75 65
1884.....		5,350	47 93	5-8	30 00
1885.....		4,500	39 50	7-8	34 57
1881.....	Five years.....	16,000	204 00	1-10	20 40
1882.....		119,195	1,358 12	3-10	407 43
1883.....		229,377	2,016 82	1-2	1,008 41
1884.....		262,864	2,475 78	7-10	1,733 05
1885.....		231,151	2,207 55	9-10	1,986 79
Totals.....			\$17,909,608	\$161,986 53	....	$84,112 22

Premiums received since the organization of the Company.....	\$1,580,941 00
Losses paid since the Company organized.....	771,049 00
Cash dividends paid stockholders.....	275,000 00
Stock owned by the directors at par value.....	80,400 00
Losses incurred during the year.....	78,384 28

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$468,498 00
Premiums received.....	5,740 62
Losses paid.....	3,908 35
Losses incurred.....	4,085 01

TRADERS INSURANCE COMPANY,

CHICAGO, ILL.

Commenced Business, May, 1872.

E. BUCKINGHAM, *President.*R. J. SMITH, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Capital actually paid up in cash.....	500,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$12,195 98
Loans on bond and mortgage (first liens), not more than one year's interest due.....	90,000 00
Interest due and accrued on bond and mortgage loans.....	162 50
Value of lands mortgaged.....	\$90,000 00
Buildings (insured for \$45,000).....	50,000 00
Total	\$140,000 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p. c.....	\$350,000 00	\$434,000 00
MUNICIPAL AND COUNTY BONDS—		
City of Chicago	11,000 00	13,165 00
Evanston water loan.....	16,000 00	17,280 00
Cook County.....	25,000 00	28,502 50
RAILROAD BONDS—		
Chicago & Northwestern gold....	50,000 00	64,000 00
Chicago, Burlington & Quincy....	50,000 00	49,500 00
Chicago, St. Louis & New Orleans,	20,000 00	22,200 00
Chicago City.....	20,000 00	20,000 00
RAILROAD STOCKS—		
Chicago City.....	60,000 00	168,000 00
Chicago West Division.....	10,400 00	44,720 00
Chicago & Northwestern com.....	25,000 00	27,500 00
Chicago & Northwestern pref.....	25,000 00	34,000 00

TRADERS INSURANCE COMPANY.

	Par value.	Market value.	
Chicago, Burlington & Quincy....	\$15,000 00	\$20,550 00	
Chicago, Rock Island & Pacific...	15,000 00	19,125 00	
Chicago & Alton.....	10,000 00	14,000 00	
BANK STOCK—			
National Bank of America.....	6,500 00	9,100 00	
MISCELLANEOUS—			
Chicago Board of Trade bonds....	20,000 00	20,800 00	
Lincoln Park bonds.....	5,000 00	5,350 00	
Totals	\$733,900 00	\$1,011,792 50	\$1,011,792 50
Cash in Company's principal office.....			457 30
Cash deposited in bank.....			53,169 58
Interest due and accrued on stocks.....			1,462 50
Net cash in the hands of agents in course of transmission..			25,264 11
Due from other companies.....			29,342 87
Assets at their actual value.....			\$1,223,847 34

III. LIABILITIES.

Losses adjusted and unpaid.....	\$13,380 51	
Losses reported and unadjusted.....	51,083 73	
Losses resisted.....	13,310 18	
Gross amount of unpaid losses.....	\$77,774 42	
Deduct reinsurance.....	5,135 62	
Net amount of unpaid losses.....		\$72,638 80
Unearned premiums on risks, one year or less.....	\$202,124 44	
Unearned premiums on risks, more than one year...	62,392 08	
Unearned premiums as computed above.....		264,516 52
All other demands against the Company.....		26,789 24
Total liabilities, except capital stock and surplus.....		\$363,944 56
Capital stock.....		500,000 00
Surplus beyond all liabilities.....		359,902 78
Total liabilities, including capital and surplus.....		\$1,223,847 34

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$643,442 82	\$4,167 51	
Deduct reinsurance, rebate, abatement and return premiums.....	165,751 83	.....
Actual cash premiums.....	\$477,690 99	\$4,167 51	\$481,858 50
Interest on bonds and mortgages.....			2,250 00
Interest on loans and bonds and dividends on stocks			41,623 69
Rents.....			2,402 25
Actual cash income.....			\$528,134 44

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (includ'g \$57,408.21 occurring in previous years)....	\$387,881 95	\$122 99	
Deduct salvages and reinsurance.....	60,560 31	.....
Net amount paid for losses..	\$327,321 64	\$122 99	\$327,444 63
Cash dividends.....			50,000 00
Commissions and brokerage.....			78,696 98
Salaries and fees.....			34,588 34
Taxes.....			20,846 32
All other payments.....			14,002 78
Actual cash expenditure.....			\$525,579 05

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$35,703,362	\$498,127 16
Written or renewed during the year.....	45,328,120	644,702 27
Totals.....	\$81,031,482	\$1,142,829 43
Deduct those expired and marked off.....	42,402,729	557,269 35
In force at the end of the year.....	\$38,628,753	\$585,560 08
Deduct amount reinsured.....	3,619,962	67,085, 35
Net amount in force.....	\$35,008,791	\$518,474 73

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$25,885,258	\$404,248 89	1-2	\$202,124 44
1884.....	Two years.....	23,950	238 76	1-4	59 69
1885.....		....	....	..	....
1883.....	Three years.....	1,984,709	24,347 12	1-6	4,057 85
1884.....		2,344,313	28,747 40	1-2	14,373 70
1885.....		2,310,673	28,164 13	5-6	23,470 11
1882.....	Four years.....	1,500	23 54	1-8	2 94
1883.....		3,400	103 41	3-8	48 77
1884.....		....	....	..	....
1885.....		....	....	..	....
1881.....	Five years.....	223,070	3,194 55	1-10	319 45
1882.....		205,419	3,159 36	3-10	947 79
1883.....		486,103	5,787 23	1-2	2,893 61
1884.....		833,513	10,980 62	7-10	7,686 42
1885.....		706,883	9,479 72	9-10	8,531 75
Totals.....		\$35,008,791	\$518,474 73	....	\$264,516 52

UNION INSURANCE COMPANY.

Premiums received since the organization of the Company.....	\$5,043,458 56
Losses paid since the Company organized.....	2,964,527 37
Cash dividends paid stockholders.....	672,500 00
Stock owned by directors at par value.....	85,300 00
Losses incurred during the year (fire, \$336,403.07; marine and inland, \$122.99).....	336,526 06

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$648,834 00
Premiums received.....	8,627 73
Losses paid.....	9,758 73
Losses incurred.....	9,824 00

UNION INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, July 25, 1803.

W. S. HASSALL, *President.*JOHN M. COWELL, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$375,000 00
Whole amount of capital actually paid up in cash.....	375,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$187,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	9,500 00
Interest due and accrued on bond and mortgage loans.....	237 50

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BOND—		
U. S. (new) 4½ p. c. reg., 1891..	\$10,000 00	\$11,250 00
MUNICIPAL BOND—		
Pitts. water loan 7 p. c. cou., 1893,	10,000 00	12,800 00

	Par Value.	Market Value.	
RAILROAD BONDS—			
North Penn. 7 p. c. coup., 1896..	\$4,500 00	\$5,670 00	
Balt. & O., Parks'b'g br'h, 6 p.c. cou.,	25,000 00	30,375 00	
Steubenville & Ind. 5 p.c. reg., 1914,	15,000 00	16,350 00	
Phil. & Read. c. ster. 6 p.c. cou., 1911,	25,000 00	27,500 00	
Perkiomen 1st m. 6 p. c. cou., 1887,	13,000 00	12,090 00	
RAILROAD STOCKS—			
Little Schuylkill.....	5,000 00	5,550 00	
Pennsylvania.....	35,700 00	38,913 00	
North Pennsylvania.....	6,800 00	9,452 00	
Delaware	1,200 00	1,440 00	
Harrisb'g, Portsm'th, Mt. Joy & Lan.,	26,250 00	41,343 75	
BANK STOCKS—			
Philadelphia National.....	6,800 00	14,620 00	
Farmers & Mechanics National...	8,800 00	12,408 00	
MISCELLANEOUS—			
Ches. & Del. Can. 6 p. c. r. bs., 1886,	14,610 00	13,149 00	
Schuylkill Nav. 6 p. c. r. bs., 1907,	10,000 00	6,750 00	
Penn. Can. Co. 6 p. c. cou. bs., 1910,	15,000 00	13,500 00	
Amer. Steamship Co. 6 p.c. cou. bds.,	5,000 00	5,500 00	
Susq. Coal Co. 6 p. c. cou. bds., 1911,	10,000 00	11,700 00	
N. Y. & Pac. Car Tr., ser. A, 7 p. c.,	13,000 00	13,000 00	
Pennsylvania " " " A, 5 p. c.,	4,000 00	4,040 00	
" " " " C, 5 p. c.,	2,000 00	2,020 00	
" " " " F, 5 p. c.,	8,000 00	8,080 00	
New York " " " C, 6 p. c.,	36,000 00	36,000 00	
N. Y. & Pac. " " " C, 6 p. c.,	32,000 00	32,000 00	
Gr. Car Tr. Association, C. R. R.,			
N. J., 6 p. c. bds, 1887-1888...	6,000 00	6,000 00	
St. L. & I. M. Car Tr., ser. B, 6 p. c.,	3,000 00	3,000 00	
Del. Mutual Safety Ins. Co. stock,	2,200 00	4,422 00	
Totals	\$353,860 00	\$398,922 75	\$398,922 75

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Judgment note.....	\$1,907 26	\$1,907 26	\$953 63
Pennsylvania R. R. Co. stock...	2,500 00	2,725 00	2,500 00
Lee Co., Ia., 6 p. c. bonds.....	1,300 00	1,300 00	1,300 00
Bethlehem Iron Co. stock.....	1,600 00	2,240 00	1,300 00
Northern Pac. R. R. div. scrip..	2,000 00	2,000 00	1,300 00
Empire Passen'r R. R. Co. stk..	1,450 00	2,175 00	1,320 00
Northern Pac. R. R. div. scrip..	1,885 00	1,885 00	1,300 00
Lehigh Valley R. R. Co. stock,	600 00	684 00	1,300 00
Loan of G. C. I. O. R. M., Penn.,	800 00	800 00	
Spring Garden Bank stock.....	1,700 00	1,989 00	1,300 00
Cer. of mems'p of N. Y. Pro. Ex.,	3,500 00	3,500 00	1,300 00
Totals	\$19,242 26	\$21,205 26	\$13,873 63

13,873 63

Cash in principal office.....	\$2,129 18
Cash in bank.....	33,513 60
Interest due and accrued on stocks.....	1,432 51
Interest due and accrued on collateral loans.....	520 27
Net cash in the hands of agents in course of transmission.....	105,841 39
Bills receivable, taken for fire, marine and inland risks.....	14,524 56
Rents due and accrued.....	375 01
All other assets.....	2,974 85
Assets at their actual value.....	<u>\$770,845 25</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$15,243 76
Losses reported and unadjusted.....	51,055 79
Losses resisted.....	19,336 66
Gross amount of unpaid losses.....	<u>\$85,636 21</u>
Deduct reinsurance.....	24,795 50
Net amount of unpaid losses.....	\$60,840 71
Unearned premiums on risks, one year or less.....	\$82,624 00
Unearned premiums on risks, more than one year....	84,220 16
Unearned premiums on marine and inland risks....	26,147 87
Unearned premiums as computed above.....	192,992 03
Reclaimable on perpetual fire policies.....	35,366 48
Cash dividends to stockholders remaining unpaid.....	2,343 66
Borrowed money.....	95,000 00
Total liabilities, except capital stock and surplus.....	<u>\$386,542 88</u>
Capital stock.....	375,000 00
Surplus beyond all liabilities.....	9,302 37
Total liabilities, including capital and surplus..	<u>\$770,845 25</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$324,037 73	\$328,449 95	
Deduct reinsurance, rebate, abatements, and return premiums....	84,910 46	166,013 65	
Actual cash premiums.....	<u>\$239,127 27</u>	<u>\$162,436 30</u>	\$401,563 57
Interest on bonds and mortgages.....			2,074 92
Interest on loans and bonds and dividends on stocks.....			22,081 92
Rents.....			9,093 56
Deposit premiums received from perpetual risks....	\$1,044 70		
Actual cash income.....			<u>\$434,813 97</u>

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (inc. \$174,092.86 occurring in previous years)....	\$175,991 30	\$318,981 58	
Deduct salvages and reinsurance....	14,847 26	125,227 31	
Net amount paid for losses.	\$161,144 04	\$193,754 27	\$354,898 31
Cash dividends paid.....			136 67
Commissions and brokerage.....			91,720 18
Salaries and fees.....			32,479 88
Taxes.....			15,509 83
All other payments.....			67,951 79
Deposit premiums returned on perpetual risks.....		\$1,165 45	
Actual cash expenditure.....			\$562,696 66

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$36,723,490 00	\$453,333 66
Written or renewed during the year.....	28,763,726 00	313,997 80
Totals.....	\$65,487,216 00	\$767,331 46
Deduct those expired and marked off....	34,053,445 00	396,097 54
In force at the end of the year.....	\$31,433,771 00	\$371,233 92
Deduct amount reinsured.....	3,491,287 00	42,738 74
Net amount in force.....	\$27,942,484 00	\$328,495 18

Perpetual Risks and Deposits.

	Risks.	Total Deposits.
In force on the 31st day of December of the pre- ceding year.....	\$1,232,225 00	\$39,416 84
Written or renewed during the year.....	44,250 00	1,044 70
Totals.....	\$1,276,475 00	\$40,461 54
Deduct those expired and marked off.....	34,800 00	1,165 45
In force at the end of the year.....	\$1,241,675 00	\$39,296 09

	Marine and Inland.	Premiums.
In force at end of year.....	\$560,936	\$26,147 87

Recapitulation of Fire Risks and Premiums (including Perpetuals.)

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$13,868,995	\$165,248 01	1-2	\$82,624 00
1884.....	Two years.....	89,125	1,383 06	1-4	345 76
1885.....		113,235	1,018 31	3-4	763 73
1883.....	Three years....	2,393,772	26,893 67	1-6	4,482 28
1884.....		2,972,863	35,730 14	1-2	17,865 07
1885.....		2,138,057	23,888 16	5-6	19,906 80
1882.....	Four years.....	28,400	319 05	1-8	39 88
1883.....		23,750	259 99	3-8	97 49
1884.....		46,875	648 70	5-8	405 44
1885.....		54,967	553 50	7-8	484 31
1881.....	Five years.....	811,366	10,514 09	1-10	1,051 41
1882.....		1,085,023	12,527 92	3-10	3,758 37
1883.....		1,265,710	13,877 95	1-2	6,938 98
1884.....		1,682,357	19,943 58	7-10	13,960 50
1885.....		1,367,989	15,689 05	9-10	14,120 14
	Perpetual.....	1,241,675	39,296 09	$\frac{90}{100}$	35,366 48
Totals.....		\$29,184,159	\$367,791 27	....	\$202,210 64

Premiums received since the organization of the Company.....	\$18,507,644 00
Losses paid since the Company organized.....	13,505,777 00
Cash dividends declared.....	1,860,331 00
Losses incurred during the year (fire, \$141,268.43; marine and inland, \$238,472.96).....	379,741 39
Stock owned by directors at par value.....	40,720 00
Stock dividends declared.....	15,000 00
Loaned to directors.....	12,920 00
Loaned to stockholders, not officers.....	

Business in Connecticut, 1885.

Fire, marine and inland risks taken.....	\$1,261,101 00
Premiums received.....	10,403 02
Losses paid.....	4,887 07
Losses incurred.....	6,442 07

UNION INSURANCE COMPANY.

SAN FRANCISCO, CAL.

Commenced Business, June, 1865.

GUSTAVE TOUCHARD, *President.*JAMES D. BAILEY, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee* capital authorized.....	\$750,000 00
Whole amount of capital actually paid up in cash.....	750,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$110,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	203,699 47
Interest due and accrued on bond and mortgage loans.....	1,200 00
Value of lands mortgaged.....	\$307,000 00
Buildings (insured for \$140,950.00).....	228,000 00
Total	\$535,000 00

Stocks and Bonds owned by the Company.

	Par value.	Market value.	
UNITED STATES BONDS—			
United States 4 p. c. con. of 1907.	\$500,000 00	\$615,000 00	
MUNICIPAL AND COUNTY BONDS—			
Oakland city, California.....	8,000 00	10,000 00	
Alameda town, “	10,000 00	11,000 00	
MISCELLANEOUS—			
Montgomery Ave., San Francisco.	120,000 00	36,000 00	
Totals.....	\$638,000 00	\$672,000 00	672,000 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Spring Valley Water Works stk.	\$11,100	\$10,656	\$35,000	
Presidio & Ferries R. R. Co. stk.	40,000	18,400		
San Francisco Gas Light Co. stk.	12,500	6,875		
The Bank of California stock...	6,000	9,900		
Totals.....	\$69,600	\$45,831	\$35,000	35,000 00

Cash in principal office	\$20,290 07
Cash deposited in bank	42,999 12
Net cash in the hands of agents in course of transmission	29,164 70
Bills receivable, taken for fire, marine, and inland risks	11,610 80
Assets of the Company at their actual value	\$1,125,964 16

III. LIABILITIES.

Losses adjusted and unpaid	\$8,026 29
Losses reported and unadjusted	16,494 00
Losses resisted	4,000 00
Gross amount of unpaid losses	\$28,520 29
Unearned premiums on risks, one year or less	\$137,764 10
Unearned premiums on risks, more than one year	66,798 82
Unearned premiums on marine and inland risks	22,328 65
Unearned premiums as computed above	226,891 57
Cash dividends to stockholders remaining unpaid	582 00
All other demands against the Company	2,246 23
Total liabilities, except capital stock and surplus	\$258,240 09
Capital stock	750,000 00
Surplus beyond all liabilities	117,724 07
Under special deposit in Oregon	\$8,360.00
Total liabilities, including capital and surplus	\$1,125,964 16

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash	\$384,429 61	\$109,153 65	
Deduct reinsurance, rebate, abatements and return premiums	39,113 36	22,983 47	
Actual cash premiums	\$345,316 25	\$86,170 18	\$431,486 43
Notes received for premiums remaining unpaid		\$11,610 80	
Interest on bond and mortgage loans			13,835 09
Interest on loans and bonds and dividends on stocks			23,119 15
Rents			8,902 00
Actual cash income			\$477,342 67

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (including \$49,833.98 in previous years)	\$163,959 08	\$73,504 30	
Deduct salvages and reinsurance	3,972 21	4,602 46	
Net amount paid for losses,	\$159,986 87	\$68,901 90	\$228,888 77

Cash dividends.....	\$59,628 00
Commissions and brokerage.....	84,358 44
Salaries and fees.....	41,598 83
Taxes.....	12,235 91
All other payments.....	34,734 71
Actual cash expenditure.....	\$461,444 66

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$26,582,929	\$359,658 56
Written or renewed during the year.....	31,240,027	390,234 48
Totals.....	\$57,822,956	\$749,893 04
Deduct those expired and marked off.....	27,302,700	339,285 32
In force at the end of the year.....	\$30,520,256	\$410,607 72
Deduct amount reinsured.....	795,458	10,666 50
Net amount in force.....	\$29,724,798	\$399,941 22
	Marine and Inland.	Premiums.
In force at end of year.....	\$808,636 00	\$37,248 70

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$20,552,385	\$275,528 21	1-2	\$137,764 10
1884.....	Two years....	2,200	11 35	1-4	2 84
1885.....		79,647	2,017 69	3-4	1,513 27
1883.....	Three years...	1,869,674	24,058 48	1-6	4,009 75
1884.....		2,420,820	34,454 90	1-2	17,227 45
1885.....		2,801,761	37,248 82	5-6	31,040 67
1882.....	Four years....	1,000	8 00	1-8	1 00
1883.....		6,450	65 50	3-8	24 56
1884.....		....	....	....	....
1885.....		....	....	....	....
1881.....	Five years....	448,350	5,399 30	1-10	539 93
1882.....		447,232	5,777 49	3-10	1,733 24
1883.....		356,590	5,290 45	1-2	2,645 22
1884.....		358,805	5,060 20	7-10	3,542 14
1885.....		379,884	5,020 83	9-10	4,518 75
Totals.....		\$29,724,798	\$399,941 22	....	\$204,562 92

Premiums received since the organization of the Company.....	\$7,629,514 35
Losses paid since the Company organized.....	4,094,799 28
Cash dividends declared.....	2,107,500 00
Losses incurred during the year—fire, \$138,933.70; marine and inland, \$68,641.38.....	207,575 08
Stock owned by directors at par value.....	259,000 00
Loaned to directors.....	35,000 00
Amount deposited in another State for security of all policy-holders,	25,000 00
Special deposit in Oregon, \$50,000.00; liability, \$8,360.00.	

Business in Connecticut, 1885.

Fire risks taken (no inland)	\$271,677 50
Premiums received.....	3,312 55
Losses paid.....	76 67
Losses incurred	76 67

UNITED FIREMEN'S INSURANCE COMPANY,

PHILADELPHIA, PENN.

Commenced Business, April 1, 1861.

JOSEPH L. CAVEN, *President.*ROBERT B. BEATH, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$300,000 00
Whole amount of capital actually paid up in cash.....	300,000 00

II. ASSETS.

Value of real estate, less encumbrances thereon.....	\$153,800 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	386,274 71
Interest due and accrued on bond and mortgage loans.....	5,919 98
Value of premises mortgaged.....	\$753,570 00
Buildings (insured for \$279,992.00).....	

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c., 1907.....	\$50,000 00	\$61,500 00	
MUNICIPAL BONDS—			
Phila. city 4 p. c., 1895, series P..	60,000 00	63,600 00	
Pittsburgh st. improvement 5 p. c..	20,000 00	20,000 00	
“ “ “ 7 p. c..	5,000 00	5,000 00	
RAILROAD BONDS—			
Northern Central 6 p. c., 1904. . .	10,000 00	12,000 00	
Chic. & West. Ind. gen. m. 6 p. c., 1932,	10,000 00	10,800 00	
Bellefonte, Nittany & Lemont 1st mort. 6 p. c., 1924.....	10,000 00	11,200 00	
RAILROAD STOCK—			
Continental Passenger.....	20,000 00	23,000 00	
MISCELLANEOUS—			
Iron Mount. Car Trust Co. bds., 6 p. c.,	2,000 00	2,000 00	
Col. Rolling Stock Trust bds., 7 p. c.,	10,000 00	10,000 00	
New York, Chicago & St. Louis Car Trust bonds, 7 p. c., 1888..	5,000 00	4,500 00	
Totals	\$202,000 00	\$223,600 00	\$223,600 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
North Penn. R. R. Co. stock... }				
Real Es. Title Ins. & Tr. Co. stk. }	\$9,250	\$16,350	\$10,000	
13th & 15th sts. Pass. RR. Co. stk. }				
St. Louis, I. M. & So. R R. Co. bd.,	1,000	1,000	500	
Union Passenger R. R. Co. stk.,	5,000	17,000	10,000	
Real Estate Title Ins. & Tr. Co. s.,	5,000	10,600	8,500	
Totals	\$20,250	\$44,950	\$29,000	29,000 00
Cash in Company's principal office.....				99 22
Cash deposited in bank.....				20,244 14
Interest due and accrued on bonds.....				3,618 33
Interest due and accrued on collateral loans.....				443 58
Net cash in the hands of agents in course of transmission.....				8,361 72
Rents due and accrued.....				777 74
Assets at their actual value.....				\$832,139 42

III. LIABILITIES.

Losses adjusted and unpaid	\$3,326 45
Losses reported and unadjusted	4,680 82
Losses resisted.....	5,525 00
Gross amount of unpaid losses.....	\$13,532 27

Unearned premiums on risks, one year or less.....	\$56,523 90	
Unearned premiums on risks, more than one year....	23,075 13	
Unearned premiums as computed above.....		\$79,599 03
Amount réclaimable on perpetual policies.....		374,242 00
Taxes.....		2,900 00
Total liabilities, except capital stock and surplus.....		\$470,273 30
Capital stock.....		300,000 00
Surplus beyond all liabilities.....		61,866 12
Total liabilities, including capital and surplus.....		\$832,139 42

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$146,429 55	
Deduct reinsurance, rebate, abatement, and return premiums.....	16,452 98	
Actual cash premiums.....		\$129,976 57
Interest on bonds and mortgages.....		15,683 52
Interest on loans and bonds, and dividends on stocks.....		15,052 83
Rents.....		2,081 88
Actual cash income.....		\$162,794 80
Deposit premiums (less 10 p. c.) on perpetual risks...	\$32,756 86	

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$9,486.49 occurring in previous years).....		\$71,628 88
Cash dividends.....		18,000 00
Commissions and brokerage.....		29,401 96
Salaries and fees.....		11,208 13
Taxes.....		4,515 22
All other payments.....		8,896 89
Deposit premiums returned during the year.....	\$9,101 69	
Actual cash expenditure.....		\$143,651 08

VI. MISCELLANEOUS.

Risks and Premiums (except Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$12,726,220	\$130,086 48
Written or renewed during the year.....	15,974,815	147,895 28
Totals.....	\$28,701,035	\$277,981 76
Deduct those expired and marked off.....	13,215,863	117,358 31
In force at the end of the year.....	\$15,485,172	\$160,623 45
Deduct amount reinsured.....	454,028	4,692 58
Net amount in force.....	\$15,031,144	\$155,930 87

Perpetual Risks and Deposits.

	Risks.	Deposits.
In force on the 31st day of December of the preceding year.....	\$15,792,196	\$384,493 63
Written or renewed during the year.....	1,614,958	\$36,396 51
Totals	\$17,407,154	\$420,890 14
Deduct those expired and marked off.	386,229	9,679 77
In force at the end of the year.....	\$17,020,925	\$411,210 37

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$11,832,404	\$113,047 80	1-2	\$56,523 90
1884.....	Two years.....	44,100	632 51	1-4	158 13
1885.....		26,550	270 44	3-4	202 83
1883.....	Three years....	640,205	7,075 89	1-6	1,179 32
1884.....		503,851	5,029 65	1-2	2,514 83
1885.....		585,475	6,311 44	5-6	5,259 54
1882.....	Four years.....	500	15 00	1-8	1 90
1883.....		24,183	150 63	3-8	56 49
1884.....		7,500	117 06	5-8	73 15
1885.....		11,750	130 90	7-8	114 54
1881.....	Five years.....	61,950	1,220 35	1-10	122 03
1882.....		63,450	1,218 50	3-10	365 55
1883.....		372,303	4,837 58	1-2	2,418 79
1884.....		287,957	4,023 45	7-10	2,816 40
1885.....		358,916	4,679 85	9-10	4,211 87
Various.....		210,050	7,169 82	....	3,579 76
Perpetual		17,020,925	411,210 37	$\frac{90}{100}$ & $\frac{95}{100}$	374,242 00
Totals		\$32,052,069	\$567,141 24	....	\$453,841 03

Premiums received since the organization of the Company.....	\$1,192,635 76
Losses paid since the organization of the Company.....	757,728 71
Cash dividends paid stockholders.....	182,506 00
Stock owned by the directors at par value.....	87,440 00
Losses incurred during the year.....	72,855 30
Amount loaned to stockholders not officers.....	10,500 00

Business in Connecticut, 1885.

Fire risks written (no inland).....	\$132,550 00
Premiums received.....	1,490 42
Losses paid.....	2,331 86
Losses incurred	2,331 86

UNITED STATES FIRE INSURANCE COMPANY,

NEW YORK CITY.

Commenced Business, April 9, 1824.

W. WILSON UNDERHILL, *President.*GEORGE E. COCK, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$250,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$254,950 00
Interest due and accrued on bond and mortgage loans.....	1,585 52
Value of lands mortgaged.....	\$240,000 00
Buildings (insured for \$282,200).....	385,000 00
Total	\$625,000 00

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p.c., 1907, reg.	\$230,000 00	\$283,475 00	283,475 00

Loans on Collateral.

	Par Value.	Market Val.	Amt. Loaned.	
Mil. & St. Paul 1st m. bonds...	\$2,000	\$2,520	\$2,000	
Chi., Bur. & Q., 1st m. bonds.....	2,500	3,350	2,500	
Totals	\$4,500	\$5,870	\$4,500	4,500 00
Cash in principal office.....				1,082 44
Interest due and accrued on bonds.....				2,200 00
Interest due and accrued on collateral loans.....				35 00
Net cash in the hands of Agents in course of transmission.....				13,550 06
Assets of the Company at their actual value,				\$561,378 02

III. LIABILITIES.

Losses adjusted and unpaid.....	\$2,062 31	
Losses reported and unadjusted.....	4,125 00	
Gross amount of unpaid losses.....		\$6,187 31
Unearned premiums on risks, one year or less.....	\$50,873 80	
Unearned premiums on risks, more than one year...	19,851 54	
Unearned premiums on inland navigation risks.....	4,401 87	
Unearned premiums as computed above.....		75,127 21
Cash dividends to stockholders remaining unpaid.....		96 25
Rents, etc.....		1,933 25
Taxes.....		625 00
Total liabilities, except capital stock and surplus.....		\$83,969 02
Capital stock.....		250,000 00
Surplus beyond all liabilities.....		227,409 00
Total liabilities, including capital stock and surplus...		\$561,378 02

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$139,995 91	\$10,391 26	
Deduct reinsurance, rebate, abatements and return premiums.....	12,981 81	158 84	
Actual cash premiums.....	\$127,014 10	\$10,232 42	\$137,246 52
Interest on bonds and mortgages.....			15,606 51
Interest on bonds and loans and dividends on stock.....			8,830 17
From all other sources.....			235 00
Actual cash income.....			\$161,918 20

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (inc. \$2,842.70 occurring in previous years).....	\$55,289 07	\$4,523 27	
Deduct salvages and reinsurance....	1,690 05	....
Net amount paid for losses.	\$53,599 02	\$4,523 27	\$58,122 29
Cash dividends.....			25,000 00
Commissions and brokerage.....			26,198 40
Salaries and fees.....			11,792 92
Taxes.....			4,426 25
Rents.....			4,000 00
All other payments.....			9,640 76
Actual cash expenditure.....			\$139,190 82

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$15,654,319	\$109,970 10
Written or renewed during the year.....	17,665,453	135,708 56
Total.....	\$33,319,772	\$245,678 66
Deduct those expired and marked off.....	15,804,722	108,855 13
In force at the end of the year.....	\$17,515,050	\$136,823 53
Deduct amount reinsured.....	363,345	2,554 93
Net amount in force.....	\$17,151,705	\$134,268 60
	Marine and Inland.	Premiums.
Amount in force at end of year.....	\$322,900	\$8,803 75

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$12,164,168	\$107,747 60	1-2	\$50,873 80
1884.....	Two years.....	8,100	68 50	1-4	17 12
1885.....		8,600	72 93	3-4	54 69
1883.....	Three years....	1,087,055	5,492 23	1-6	915 37
1884.....		1,394,732	9,292 57	1-2	4,646 28
1885.....		2,002,650	13,078 33	5-6	10,898 61
1882.....	Four years.....	.....	.....	..	.....
1883.....		.....	.....	..	.....
1884.....		26,250	262 50	5-8	164 06
1885.....		31,350	335 60	7-8	293 65
1881.....	Five years ....	.....	.....	..	.....
1882.....		17,050	159 33	3-10	47 80
1883.....		81,500	766 75	1-2	383 37
1884.....		152,025	1,312 20	7-10	918 54
1885.....		178,225	1,680 06	9-10	1,512 05
Totals.....		\$17,151,705	\$134,268 60	....	\$70,725 34

Premiums received since the organization of the Company.....	\$3,329,800 00
Losses paid since the Company organized.....	1,768,537 00
Cash dividends paid stockholders.....	1,589,091 00
Stock owned by directors at par value.....	48,600 00
Losses incurred during the year (fire, \$56,094.63; marine and inland, \$4,872.27).....	60,966 90
Loaned to officers and directors.....	4,500 00

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$215,760 00
Premiums received.....	1,933 73
Losses paid.....	None.
Losses incurred.....	32 63

WASHINGTON FIRE AND MARINE INSURANCE COMPANY,

BOSTON, MASS.

Commenced Business, January 1, 1873.

ISAAC SWEETSER, *President.*A. WILLARD DAMON, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$1,000,000 00
Whole amount of capital actually paid up in cash.....	1,000,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$41,500 00
Interest accrued on bond and mortgage loans.....	759 00
Value of lands mortgaged.....	\$27,000 00
Buildings (insured for \$46,500).....	51,500 00
Total	\$78,500 00

Stocks and Bonds owned by the Company.

	Par value.	Market value.
UNITED STATES BONDS—		
United States 4½ p. c.....	\$95,000 00	\$106,995 00
“ 4 p. c.....	50,000 00	61,500 00
MUNICIPAL BONDS—		
City of Boston 6 p. c., 1894.....	80,000 00	95,600 00
“ “ 6 p. c., 1903	30,000 00	39,900 00
BANK STOCKS—		
Atlas National	34,500 00	43,470 00
Blackstone National	16,000 00	17,640 00
Columbian “	58,100 00	76,400 00
Continental “	8,800 00	9,725 00
Elliot “	5,000 00	6,200 00
Freemans “	8,000 00	8,400 00
Globe “	2,500 00	2,480 00
Hamilton “	11,000 00	14,300 00
Massachusetts “	3,750 00	3,750 00
Merchants “	55,000 00	79,750 00
Merchandise “	6,000 00	6,120 00

	Par Value.	Market Value.
North National.....	\$17,000 00	\$23,120 00
New England Nat'l	20,000 00	29,200 00
Old Boston "	550 00	660 00
State "	12,500 00	15,500 00
Shawmut "	2,000 00	2,440 00
Suffolk "	8,500 00	9,945 00
Tremont "	2,500 00	2,795 00
Union Market "	1,200 00	1,680 00
Washington "	6,500 00	8,710 00
National Bank of Commerce.....	8,500 00	10,220 00
" " the Commonw'th,	10,000 00	11,800 00
" " North America..	7,500 00	7,820 00
" City	13,500 00	14,885 00
" Eagle.....	11,600 00	12,700 00
" Hide and Leather.....	10,000 00	11,910 00
" Revere.....	20,400 00	25,705 00
" Union	4,700 00	6,720 00
" Webster.....	4,000 00	4,240 00
RAILROAD STOCK—		
Norwich & Worcester.....	4,000 00	6,680 00
N. Y. Central & Hudson River...	20,000 00	21,175 00
Old Colony.....	35,000 00	56,000 00
Union Pacific.....	20,000 00	11,150 00
Chicago, Burlington & Quincy....	21,000 00	28,875 00
• Boston & Lowell	30,000 00	36,600 00
Boston & Albany.....	14,300 00	25,740 00
Northern Pacific preferred.....	10,000 00	6,200 00
Chicago, Milwaukee & St. Paul pref.,	11,000 00	13,725 00
Chicago & Northwestern preferred,	10,000 00	13,600 00
RAILROAD BONDS—		
Chic., Burl. & Quincy 7 p. c., 1903,	10,000 00	13,400 00
Eastern Railroad 6 p. c.	61,500 00	74,720 00
Old Colony 7 p. c., 1897.....	20,000 00	24,325 00
Union Pacific 6 p. c.	20,000 00	22,700 00
" 8 p. c. s. f., 1893...	10,000 00	11,925 00
Ced. Rap. & Mo. Riv. 7 p. c., 1916,	5,000 00	6,400 00
" " 7 p. c., 1909,	5,000 00	6,125 00
Pueblo & Arkansas Valley 7 p. c.,	20,000 00	24,400 00
Northern Pacific 6 p. c. gen. mort.,	30,000 00	33,300 00
Northern Pacific 6 p. c. (Pend d'Oreille division).....	10,000 00	10,350 00
Oregon & Transcontinental 6 p. c.,	10,000 00	9,500 00
Saginaw & Western 6 p. c.	5,000 00	5,250 00
Fremont, Elkhorn & Mo. Val. 6 p. c.,	5,000 00	5,760 00
Kan. C., Springfield & Memphis 6 p. c.,	10,000 00	11,050 00
" Law. & Southern 6 p. c.,	10,000 00	10,975 00
" St. J. & Council Bluffs 7 p. c.,	10,000 00	12,300 00
" Clinton & Springfield 5 p. c.,	20,000 00	20,800 00
Nodaway Valley 7 p. c.	10,000 00	11,000 00

	Par Value.	Market Value.	
Oregon Railway & Nav. 6 p. c. . . .	\$20,000 00	\$22,650 00	
“ “ “ 5 p. c., 1925,	5,000 00	5,000 00	
Maine Central collateral trust 5 p. c.,	10,000 00	10,250 00	
St. Paul, Minneapolis & Manitoba			
(Dakota extension) 6 p. c.	10,000 00	11,775 00	
St. Paul, Minneapolis & Manitoba			
consolidated 6 p. c.	5,000 00	5,850 00	
Chicago, Milwaukee & St. Paul			
(Dubuque division) 6 p. c.	5,000 00	5,700 00	
Chicago, Milwaukee & St. Paul			
(C. & P. W. div.) 5 p. c.	5,000 00	5,235 00	
Marion & McPherson 7 p. c.	4,000 00	4,880 00	
Chicago, Burl. & Northern blocks,	2,220 00	3,120 00	
Oregon Short Line 6 p. c.	10,000 00	9,600 00	
Atchison, Topeka & Santa Fe 5 p.			
c. sinking fund, 1920.	15,000 00	14,175 00	
Louisville & Nashville (N. O. &			
M. division) 6 p. c., 1930.	10,000 00	10,475 00	
MISCELLANEOUS—			
Boston Gas Light Co.	5,000 00	8,000 00	
Totals	\$1,177,620 00	\$1,423,015 00	\$1,423,015 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Indian Orchard Mills stock. . . .	\$32,000	\$40,000	\$25,000	
Commercial Wharf Co. stock. . .	10,000	20,000	8,000	
Central Mills Co. stock.	25,000	25,000	20,000	
Totals	\$67,000	\$85,000	\$53,000	53,000 00
Cash in Company's principal office.				11,714 85
Cash deposited in bank.				106,619 05
Interest due and accrued on stocks				4,103 00
Interest due and accrued on collateral loans.				383 00
Net cash in the hands of agents in course of transmission.				96,232 64
Bills receivable, not matured.				72,946 62
Assets of the Company at their actual value.				\$1,810,273 16

III. LIABILITIES.

Losses reported and unadjusted.	\$107,060 00
Unearned premiums on risks, one year or less.	\$277,981 85
Unearned premiums on risks, more than one year.	198,324 21
Unearned premiums on marine risks.	93,405 48
Unearned premiums as computed above.	569,711 54
All other demands against the Company.	934 10
Total liabilities, except capital stock and surplus.	\$677,705 64
Capital stock.	1,000,000 00
Surplus beyond all liabilities.	132,567 52
Total liabilities, including capital stock and surplus.	\$1,810,273 16

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash	\$978,800 76	\$220,322 63	
Deduct reinsurance, rebate, abatement and return premiums.....	235,924 04	15,081 17	
Actual cash premiums.....	\$742,876 72	\$205,241 46	\$948,118 18
Interest on bonds and mortgages.....			2,131 67
Interest on loans and bonds and dividends on stocks.....			65,293 44
Notes for premiums remaining unpaid.....		\$67,741 11	
Actual cash income			\$1,015,543 29

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (inc. 127,320.00 occurring in previous years)....	\$443,659 99	\$202,518 78	
Deduct salvages and reinsurance....	43,304 05	33,120 80	
Net amount paid for losses.....	\$400,355 94	\$169,397 98	\$569,753 92
Commissions and brokerage.....			169,537 18
Salaries and fees.....			23,200 00
Taxes.....			26,821 60
All other payments.....			135,979 01
Actual cash expenditure.....			\$925,291 71

VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	
	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$55,290,189	\$708,125 88
Written or renewed during the year.....	84,163,974	998,402 96
Total	\$139,454,163	\$1,706,528 84
Deduct those expired and marked off....	62,622,777	773,293 49
In force at the end of the year.....	\$76,831,386	\$933,235 35
Deduct amount reinsured.....	5,524,177	77,139 23
Net amount in force.....	\$71,307,209	\$856,096 12
	Marine and Inland.	Premiums.
In force at the end of the year..	\$2,266,445	\$93,405 48

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$43,004,369	\$555,963 70	1-2	\$277,981 85
1884.....	Two years.....	144,730	1,706 00	1-4	426 50
1885.....		377,715	2,827 62	3-4	2,120 71
1883.....	Three years....	1,364,962	18,152 01	1-6	3,025 33
1884.....		6,729,119	67,329 21	1-2	33,664 60
1885.....		9,458,715	86,188 68	5-6	71,823 90
1882.....	Four years.....	26,335	259 18	1-8	32 40
1883.....		24,080	96 44	3-8	36 16
1884.....		97,156	935 45	5-8	584 65
1885.....		35,443	702 05	7-8	604 32
1881.....	Five years.....	460,936	5,133 76	1-10	513 37
1882.....		511,714	6,388 83	3-10	1,916 64
1883.....		1,486,941	19,289 01	1-2	9,644 50
1884.....		3,153,597	40,402 89	7-10	28,281 96
1885.....		4,431,397	50,721 29	9-10	45,649 17
Totals		\$71,307,209	\$856,096 12	....	\$476,306 06

Premiums received since the organization of the Company.....	\$6,000,889 84
Losses paid since the Company organized.....	3,042,480 36
Cash dividends declared.....	370,000 00
Dividends declared payable in stock.....	200,000 00
Stock owned by directors at par value.....	207,900 00
Losses incurred during the year—fire, \$366,990.94; marine and inland, \$182,502.98.....	549,493.92

Business in Connecticut, 1885.

Fire risks taken (no marine or inland).....	\$2,853,732 00
Premiums received.....	20,581 88
Losses paid.....	7,877 94
Losses incurred.....	7,817 94

WESTCHESTER INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, January 1, 1870.

GEORGE R. CRAWFORD, *President.*JOHN Q. UNDERHILL, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$300,000 00
Whole amount of capital actually paid up in cash	300,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered	\$2,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due	153,100 00
Interest due and accrued on bond and mortgage loans	1,675 62
Value of lands mortgaged	\$146,900 00
Buildings (insured for \$150,850.)	180,000 00
Total	\$326,900 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States 4 p. c.	\$500,000 00	\$615,000 00	
Georgia	20,000 00	22,500 00	
RAILROAD BONDS—			
New York Central	10,000 00	10,600 00	
RAILROAD STOCKS—			
N. Y., Lack. & Western R. R.	50,000 00	50,000 00	
New York & Harlem	30,000 00	63,600 00	
Rensselaer & Saratoga	50,000 00	80,000 00	
Totals	\$660,000 00	\$841,700 00	841,700 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Central Bank, Westchester Co.	\$2,500	\$2,500	\$1,500	
U. S. bonds, 4 p. c.	500	615	325	
Totals	\$3,000	\$3,115	\$1,825	1,825 00

Cash deposited in bank.....	\$73,923 62
Net cash in the hands of agents in course of transmission.....	59,196 97
Assets, at their actual value.....	<u>\$1,133,421 21</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$13,655 14
Losses reported and unadjusted.....	22,551 00
Losses resisted.....	4,000 00
Gross amount of unpaid losses.....	<u>\$40,206 14</u>
Unearned premiums on risks, one year or less.....	\$258,333 44
Unearned premiums on risks, more than one year...	308,676 96
Unearned premiums as computed above.....	<u>567,010 40</u>
Total liabilities, except capital stock and surplus.....	\$607,216 54
Capital stock.....	300,000 00
Surplus beyond all liabilities.....	226,204 67
Under special deposits in various States.....	<u>\$29,271 33</u>
Total liabilities, including capital and surplus.....	<u>\$1,133,421 21</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$817,097 62
Deduct reinsurance, rebate, abatements and return premiums	<u>70,194 21</u>
Actual cash premiums.....	\$746,903 41
Interest on bonds and mortgages.....	8,400 65
Interest on loans and bonds and dividends on stocks.....	25,806 25
Rents.....	<u>2,234 46</u>
Actual cash income.....	<u>\$783,344 77</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$54,200.64 occur- ring in previous years)	\$384,592 51
Deduct salvages and reinsurance.....	<u>15,526 52</u>
Net amount paid for losses.....	\$369,065 99
Cash dividends.....	30,000 00
Commissions and brokerage.....	131,888 74
Salaries, fees, etc.....	28,969 61
Taxes	18,477 20
All other payments.....	<u>91,254 02</u>
Actual cash expenditure	<u>\$669,655 56</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$98,210,630	\$868,869 62
Written or renewed during the year.....	85,149,720	825,943 57
Totals	\$183,360,350	\$1,694,813 19
Deduct those expired and marked off.....	74,553,174	599,470 38
In force at the end of the year.....	\$108,807,176	\$1,095,342 81
Deduct amount reinsured.....	1,741,159	17,095 74
Net amount in force.....	\$107,066,017	\$1,078,247 07

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$48,853,665	\$516,666 88	1-2	\$258,333 44
1884.....	Two years.....	347,104	3,387 59	1-4	846 89
1885.....		352,270	3,306 37	3-4	2,479 78
1883.....	Three years....	12,990,369	108,907 18	1-6	18,151 19
1884.....		14,220,051	129,046 93	1-2	64,523 47
1885.....		15,703,624	144,069 01	5-6	120,057 51
1882.....	Four years.....	102,135	725 95	1-8	90 74
1883.....		182,635	1,541 59	3-8	578 09
1884.....		149,225	1,637 98	5-8	1,023 74
1885.....		180,537	1,801 68	7-8	1,576 47
1881.....	Five years.....	1,642,391	18,078 53	1-10	1,807 85
1882.....		2,142,853	24,856 90	3-10	7,457 07
1883.....		2,739,183	32,006 24	1-2	16,003 12
1884.....		3,697,701	44,558 90	7-10	31,191 23
1885.....		3,762,274	47,655 34	9-10	42,889 81
Totals		\$107,066,017	\$1,078,247 07	....	\$567,010 40

Premiums received since the organization of the Company.....	\$10,335,387 60
Losses paid since the organization of the Company.....	5,516,572 61
Cash dividends paid stockholders.....	408,000 00
Stock dividends declared.....	100,000 00
Stock owned by the directors at par value.....	86,370 00
Losses incurred during the year.....	355,070 49
Loaned to officers and directors.....	6,500 00
Special deposits for the exclusive protection of policy-holders in the States of Virginia, \$10,000.00, liabilities, \$5,037.77; Georgia, \$25,000.00, liabilities, \$14,233.56; North Carolina, \$10,000.00, liabilities, \$1,000.00.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$1,389,429 00
Premiums received.....	14,425 34
Losses paid.....	7,248 77
Losses incurred.....	7,245 90

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

BROOKLYN, N. Y.

Commenced Business, March, 1853.

EDMUND DRIGGS, *President.*

N. W. MESEROLE, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$250,000 00
Whole amount of capital actually paid up in cash.....	250,000 00

II. ASSETS.

Value of real estate owned by the Company (less encumbrances)...	\$551,673 95
Loans on bond and mortgage (first liens), not more than one year's interest due.....	270,900 00
Loans on bond and mortgage (first liens), more than one year's interest due.....	2,000 00
Interest due and accrued on bond and mortgage loans.....	1,444 33
Value of lands mortgaged.....	\$201,250 00
Buildings (insured for \$237,000.00).....	288,000 00
Total.....	\$489,250 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States reg. 4's, 1907.....	\$26,000 00	\$31,980 00
“ “ cur. 6's.....	40,000 00	53,200 00
Georgia 6 p. c. coupon.....	25,000 00	26,000 00
RAILROAD BONDS—		
Grand street & Newtown.....	21,000 00	21,210 00
Broadway, Brooklyn.....	3,000 00	3,180 00
RAILROAD STOCKS—		
Grand street & Newtown.....	33,000 00	33,000 00
Dry Dock, East Broadway & Battery, New York.....	20,000 00	39,200 00
BANK STOCKS—		
Long Island, Brooklyn.....	10,000 00	11,500 00
First National, Brooklyn.....	4,900 00	13,475 00

306 WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

	Par Value.	Market Value.	
GAS COMPANY STOCKS—			
People's, Brooklyn.....	\$13,000 00	\$11,050 00	
Metropolitan, Brooklyn.....	5,000 00	4,750 00	
Citizen's, Brooklyn.....	7,120 00	6,052 00	
MISCELLANEOUS—			
Dry Dock, East Broadway & Battery, New York, scrip	20,000 00	21,000 00	
Totals	\$228,020 00	\$275,597 00	\$275,597 00

Loans on Collateral.

	Par Value.	Market Value.	Amt.Loaned.	
Cypress Hills Cemetery bonds..	\$9,000	\$9,000	\$6,500	
Greenwich Ins, Co , N. Y., stock,	250	550	350	
Union Ferry Co., Brooklyn, "	600	780	600	
Lafayette Ins. Co. Brook'n, "	1,000	850	600	
B'w'y & S'v'nth Av., R. R., "	1,000	2,800	1,500	
Totals	\$11,850	\$13,980	\$9,550	9,550 00
Cash in principal office.....				290 46
Cash in banks.....				35,435 86
Interest due and accrued on stocks.....				5,333 10
Interest due and accrued on collateral loans.....				126 71
Net cash in the hands of agents in course of transmission.....				46,875 36
Rents due and accrued				9,682 77
Reinsurance due from other companies.....				244 94
Assets of the Company at their actual value....				\$1,209,154 48

III. LIABILITIES.

Losses adjusted and unpaid.....	\$7,810 25	
Losses reported and unadjusted.....	25,995 00	
Losses resisted.....	7,650 00	
Gross amount of unpaid losses	\$41,455 25	
Deduct reinsurance.....	3,633 13	
Net amount of unpaid losses.....		\$37,822 12
Unearned premiums on risks, one year or less.....	\$238,713 67	
Unearned premiums on risks, more than one year...	168,427 03	
Unearned premiums as computed above.....		407,140 70
Cash dividends to stockholders remaining unpaid.....		200 00
Due and accrued for salaries, etc.....		440 67
Taxes.....		5,701 55
Return premiums.....		4,491 88
Liabilities, except capital, special funds, and surplus..		\$455,796 92
Capital stock.....		250,000 00
Special reserve fund of stockholders.....		255,000 00
Guaranty surplus fund.....		184,269 02
Surplus beyond all liabilities.....		64,088 54
Under special deposits in various States and countries,	\$26,692 55	
Liabilities, including capital, special funds and surplus,		\$1,209,154 48

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$729,480 86	
Deduct reinsurance, rebate, abatement, and return premiums	107,186 42	
Actual cash premiums.....		\$622,294 44
Interest on bonds and mortgages.....		14,479 85
Interest on loans and bonds, and dividends on stocks		15,420 35
Rents.....		10,485 07
Actual cash income.....		\$662,679 71

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$44,817.73 occur- ring in previous years).....	\$354,060 47	
Deduct salvages and reinsurance.....	38,359 48	
Net amount paid for losses.....		\$315,700 99
Cash dividends.....		49,915 00
Commissions and brokerage.....		143,664 83
Salaries and fees		58,709 31
Taxes		8,556 42
All other payments.....		46,351 29
Actual cash expenditure.....		\$622,897 84

VI. MISCELLANEOUS.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$106,181,187	\$923,083 89
Written or renewed during the year.....	84,826,982	715,690 53
Total	\$191,008,169	\$1,638,774 42
Deduct those expired and marked off.....	90,783,216	773,856 37
In force at the end of the year.....	\$100,224,953	\$864,918 05
Deduct amount reinsured.....	5,169,259	57,150 29
Net amount in force.....	\$95,055,694	\$807,767 76

308 WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$56,532,823	\$477,427 34	$\frac{1}{2}$	\$238,713 67
1884.....	Two years.....	89,475	856 13	$\frac{1}{4}$	214 03
1885.....		85,938	458 33	$\frac{3}{4}$	343 75
1883.....	Three years....	8,255,328	64,931 88	$\frac{1}{6}$	10,821 98
1884.....		9,315,920	75,117 51	$\frac{1}{2}$	37,558 76
1885.....		9,298,097	74,255 67	$\frac{5}{6}$	61,879 72
1882.....	Four years.....	101,823	971 13	$\frac{1}{8}$	121 39
1883.....		113,925	1,030 74	$\frac{3}{8}$	386 53
1884.....		93,100	935 95	$\frac{5}{8}$	584 97
1885.....		90,250	877 90	$\frac{7}{8}$	768 16
1881.....	Five years.....	1,996,891	18,881 47	$\frac{1}{10}$	1,888 15
1882.....		2,638,037	25,074 95	$\frac{2}{10}$	7,522 48
1883.....		2,137,863	21,702 33	$\frac{1}{2}$	10,851 16
1884.....		2,317,264	24,460 74	$\frac{7}{10}$	17,122 52
1885.....		1,944,260	20,179 11	$\frac{9}{10}$	18,161 20
1880.....	Six years.....	3,000	32 20	$\frac{1}{12}$	2 68
1881.....		2,500	56 25	$\frac{3}{12}$	14 06
1880.....	Seven years....	13,200	171 88	$\frac{3}{14}$	36 83
1881.....		15,000	231 25	$\frac{5}{14}$	82 59
1882.....		8,000	85 00	$\frac{7}{14}$	42 50
1884.....		3,000	30 00	$\frac{11}{14}$	23 57
Totals.....		\$95,055,694	\$807,767 76	....	\$407,140 70

Premiums received since the organization of the Company.....	\$9,356,017 92
Losses paid since the Company organized.....	4,827,124 85
Cash dividends declared.....	952,500 00
Stock owned by directors at par value.....	75,950 00
Losses incurred during the year.....	314,117 21
Loaned to officers and directors.....	6,500 00
Loaned to stockholders not officers.....	600 00
Special deposits for the exclusive protection of policy-holders in the States of Georgia, \$25,000.00, liabilities, \$19,008.79; Virginia, \$11,000.00, liabilities, \$7,683.76.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$2,494,273 00
Premiums received.....	22,653 47
Losses paid.....	7,558 58
Losses incurred.....	7,558 58

MUTUAL FIRE
INSURANCE COMPANIES
OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1885.

DUTCHESS COUNTY MUTUAL INSURANCE COMPANY,

POUGHKEEPSIE, N. Y.

Commenced Business, April 12, 1836.

PETER R. SLEIGHT, *President*.LEWIS H. VAIL, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Guarantee capital authorized..... None.

II. ASSETS.

Value of real estate owned by the Company unencumbered:	\$10,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	51,900 00
Interest accrued on bond and mortgage loans.....	1,050 78
Value of lands mortgaged.....	\$67,400 00
Buildings (insured for \$38,700).....	65,400 00
Total	\$132,800 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c.....	\$1,000 00	\$1,232 50	
District of Columbia	45,000 00	52,200 00	
MUNICIPAL BOND—			
City of Poughkeepsie.....	700 00	721 00	
RAILROAD STOCKS—			
New York Central & Hudson River,	30,000 00	31,650 00	
Delaware, Lackawanna & Western,	5,000 00	6,300 00	
N. Y., Lackawanna & Western...	2,500 00	2,500 00	
RAILROAD BONDS—			
Louisville & Nashville gold mort.,	5,000 00	5,250 00	
BANK STOCKS—			
Phoenix, New York.....	5,540 00	5,872 40	
Ninth National, New York.....	2,500 00	2,925 00	
Fallkill National, Poughkeepsie...	3,100 00	3,565 00	
Farm. & Mfrs. Nat., Poughkeepsie,	1,600 00	2,000 00	
City National, Poughkeepsie.....	1,000 00	1,100 00	
Totals	\$102,940 00	\$115,315 90	115,315 90

312 DUTCHESS COUNTY MUTUAL INSURANCE COMPANY.

Cash in Company's principal office.....	\$3,279 10
Cash deposited in bank.....	33,635 97
Interest due and accrued on stocks.....	1,380 83
Net cash in the hands of agents in course of transmission.....	10,483 86
Bills receivable, not matured.....	2,392 45
Rents due and accrued.....	66 67
Premium notes in force.....	\$224,094 03

Assets of the Company at their actual value.....	\$229,505 56
--	--------------

III. LIABILITIES.

Losses adjusted and unpaid.....	\$1,249 34
Losses reported and unadjusted.....	10,682 86
Losses resisted.....	1,560 00
Gross amount of unpaid losses.....	\$13,492 20
Unearned premiums on risks, one year or less.....	\$43,758 14
Unearned premiums on risks, more than one year...	125,403 28
Unearned premiums as computed above.....	169,161 42
Total liabilities, except surplus.....	\$182,653 62
Surplus beyond all liabilities.....	46,851 94
Total liabilities, including surplus.....	\$229,505 56

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$197,185 53
Deduct reinsurance, rebate, abatement, and return premiums.....	23,412 27
Actual cash premiums.....	\$173,773 26
Interest on bonds and mortgages.....	1,165 98
Interest on loans and bonds and dividends on stocks.....	5,896 37
Rents.....	100 00
Actual cash income.....	\$180,935 61

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$11,245.21 occurring in previous years).....	\$92,492 26
Commissions and brokerage.....	26,294 94
Salaries and fees.....	12,458 71
Taxes.....	1,172 06
All other payments.....	4,650 32
Actual cash expenditure.....	\$137,068 29

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$32,269,864 50	\$253,226 95
Written or renewed during the year.....	22,531,862 00	195,520 45
Totals	\$54,801,726 50	\$448,741 40
Deduct those expired and marked off....	15,298,776 50	123,329 06
In force at the end of the year.....	\$39,502,950 00	\$325,412 34
Deduct amount reinsured.....	141,902 00	904 09
Net amount in force.....	\$39,361,048 00	\$324,508 25

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$8,487,511	\$87,516 28	1-2	\$43,758 14
1883.....	Three years...	7,071,713	50,099 66	1-6	9,183 27
1884.....		7,590,980	56,300 42	1-2	28,150 21
1885.....		9,409,816	67,137 51	5-6	55,947 92
1881.....		1,015,200	9,057 46	1-10	905 74
1882.....	Five years.....	1,277,845	10,904 45	3-10	3,271 33
1883.....		1,236,259	10,787 75	1-2	5,393 87
1884.....		1,346,360	11,916 52	7-10	8,341 56
1885.....		1,925,364	15,788 20	9-10	14,209 38
Totals.....		\$39,361,048	\$324,508 25	....	\$169,161 42
Premiums received since the organization of the Company.....					Not stated.
Losses paid since the Company organized.....					Not stated.
Losses incurred during the year.....					93,159 25

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$701,529 00
Premiums received.....	10,372 68
Losses paid.....	2,656 16
Losses incurred.....	2,656 16

HOLYOKE MUTUAL FIRE INSURANCE COMPANY,

SALEM, MASS.

Commenced Business, May 23, 1843.

CHARLES H. PRICE, *President.*WALTER L. HARRIS, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of guarantee capital authorized.....	\$100,000 00
Whole amount of capital actually paid up in cash.....	100,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$30,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	63,200 00
Loans on bond and mortgage upon which more than one year's interest is due.....	600 00
Interest accrued on bond and mortgage loans.....	1,567 63
Value of lands mortgaged.....	\$116,850 00
Buildings (insured for \$40,000).....	71,950 00
Total.....	\$188,800 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States, 1907, 4 p. c.....	\$40,000 00	\$49,650 00
Massachusetts, 1893, 5 p. c.....	4,000 00	4,580 00
New Hampshire, 1897, 6 p. c....	4,000 00	5,000 00
MUNICIPAL AND COUNTY BONDS—		
Marion, Ind., Co., 1898, 6 p. c....	5,000 00	5,437 50
Washington, Ill., Co., 1888, 6 p. c.,	2,000 00	2,020 00
“ “ “ 1903, 6 p. c.,	2,000 00	2,120 00
Boston, Mass., city, r., 1900, 4 p. c.,	5,000 00	5,350 00
Cincinnati, O., “ 1890, 7 p. c.,	1,000 00	1,095 00
“ “ “ 1902, 7 ³ / ₁₆ p. c.,	11,000 00	14,355 00
“ “ “ 1904, 7 p. c..	5,000 00	6,300 00
Cleveland, “ “ 1897, 6 p. c..	5,000 00	6,025 00
Chicago, Ill., “ 1888, 7 p. c..	1,000 00	1,060 00
“ “ “ 1890, 7 p. c..	1,000 00	1,107 50
“ “ “ 1894, 7 p. c..	4,000 00	4,800 00
“ “ “ 1895, 7 p. c..	2,000 00	2,420 00

	Par Value.	Market Value.
Chelsea, Mass., city, 1892, 6 p. c..	\$17,000 00	\$19,380 00
Evansville, Ind., " 1908, 6 p. c..	5,000 00	5,000 00
Hartford, Conn., " 1891, 6 p. c..	10,000 00	11,425 00
Jeff'nvile, Ind., " 1896, 7 $\frac{3}{8}$ p.c.,	7,000 00	7,490 00
Jacksonville, Ill., " 1899, 6 p. c..	5,000 00	5,375 00
Kansas, Kan., " 1892, 10 p. c.,	6,000 00	7,740 00
Lawrence, Mass., " 1894, 6 p. c..	5,000 00	6,050 00
Lowell, Mass., " 1890, 6 p. c..	4,000 00	4,420 00
Milwaukee, Wis., " 1891, 5 p. c..	1,500 00	1,500 00
" " " 1896, 7 p. c..	5,000 00	5,400 00
Minneap., Minn., " 1894, 8 p. c..	5,000 00	6,150 00
Omaha, Neb., " 1887, 6 p. c..	1,000 00	1,025 00
" " " 1888, 6 p. c..	6,000 00	6,240 00
Portland, Me., " 1887, 6 p. c..	5,000 00	5,187 50
St. Louis, Mo., " 1887, 6 p. c..	10,000 00	10,350 00
" " " 1899, 6 p. c..	5,000 00	5,950 00
St. Paul, Minn., " 1913, 5 p. c..	10,000 00	10,850 00
Salem, Mass., " 1891, 6 p. c..	10,000 00	11,100 00
RAILROAD BONDS—		
Baltimore & Ohio, 1919, 6 p. c....	10,000 00	12,150 00
Boston & Lowell, 1892, 7 p. c....	2,000 00	2,036 00
Ches. & O., class A, 1908, 6 p. c..	10,000 00	10,400 00
Chi., Bur. & Quincy, 1896, 7 p. c.,	16,500 00	19,635 00
Chicago & Alton s. f., 1903, 6 p. c.,	5,000 00	6,075 00
Chicago & E. Ill., 1907, 6 p. c....	5,000 00	5,725 00
Chicago & W. Ind., 1932, 6 p. c..	8,000 00	8,560 00
Cen. Pac. L. G., 1890, 6 p. c.....	10,000 00	10,300 00
Cen. Pac. 1st mort., 1898, 6 p. c..	7,000 00	8,050 00
Cen. New Jersey, 1899, 7 p. c....	5,000 00	5,300 00
Cen. New Jersey, adgt., 1903, 7 p. c.,	1,000 00	1,070 00
Den., So. Pk. & Pac., 1905, 7 p. c.,	7,000 00	5,600 00
Eastern, 1906, 6 p. c.....	10,000 00	12,150 00
Jack., Lan. & Sag. con., 1891, 8 p.c.,	6,000 00	7,110 00
Lehigh Valley reg., 1923, 6 p. c..	5,000 00	6,450 00
New York & N. E., 1905, 6 p. c..	3,000 00	3,435 00
New York & N. E., 1905, 7 p. c..	12,000 00	14,940 00
No. West'n Union, 1917, 7 p. c....	8,000 00	10,640 00
Scioto Valley, 1896, 7 p. c.....	6,000 00	5,280 00
Terre Haute & So. E., 1909, 7 p.c.,	5,000 00	5,000 00
Union Pacific 6 p. c.....	15,000 00	17,550 00
Consolidated Vermont, 1913, 5 p.c.,	2,000 00	1,540 00
RAILROAD STOCKS—		
Old Colony.....	3,100 00	4,960 00
Port., Ports. & Saco.....	5,000 00	6,200 00
Pittsburgh, Ft. Wayne & Chicago..	10,000 00	14,100 00
BANK STOCKS—		
Exchange National, Salem.....	4,000 00	4,800 00
First " "	1,000 00	1,200 00
Merchants " "	500 00	680 00

	Par value.	Market value.	
Mercantile National, Boston.....	\$3,500 00	\$4,200 00	
Naumkeag " "	4,100 00	5,822 00	
Salem " "	14,000 00	17,500 00	
Atlantic " Boston	3,000 00	4,170 00	
Republic " "	5,000 00	6,950 00	
Blackstone " "	1,500 00	1,653 75	
Freemans " "	5,000 00	5,250 00	
Globe " "	3,000 00	2,970 00	
Merchants " "	10,000 00	14,600 00	
Revere " "	3,000 00	3,772 50	
Second " "	10,000 00	15,700 00	
Shoe & Leather " "	4,000 00	4,060 00	
Beverly " Beverly	1,000 00	1,310 00	
South Danvers " Peabody	2,000 00	3,000 00	
First National, Newburyport.....	2,500 00	2,800 00	
MISCELLANEOUS—			
D. & H. Can. Co., 1917, 7 p. c. bd.,	5,000 00	6,725 00	
Totals	\$468,200 00	\$553,371 75	\$553,371 75
Cash in Company's principal office.....			594 14
Cash deposited in bank			4,474 16
Interest due and accrued on stocks.....			5,309 59
Net cash in the hands of agents in course of transmission.....			642 62
Assets of the Company at their actual value.....			\$659,759 89

III. LIABILITIES.

Losses reported and unadjusted.....	\$500 00	
Losses resisted.....	2,100 00	
Gross amount of unpaid losses.....		\$2,600 00
Unearned premiums on risks, one year or less.....	\$13,717 80	
Unearned premiums on risks, more than one year....	151,293 69	
Unearned premiums as computed above.....		165,011 49
Total liabilities, except capital stock and surplus.....		\$167,611 49
Guarantee capital.....		100,000 00
Surplus beyond all liabilities.....		392,148 40
Total liabilities, including capital stock and surplus..		\$659,759 89

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$110,052 99	
Deduct reinsurance, rebate, abatement, and return premiums.....	2,722 84	
Actual cash premiums.....		\$107,330 15
Interest on bonds and mortgages.....		4,481 75
Interest on loans and bonds, and dividends on stocks.....		26,745 63
Rents.....		2,851 97
Actual cash income.....		\$141,409 50

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses.....	\$25,933 39
Cash dividends paid stockholders.....	7,000 00
*Scrip or certificates of profits redeemed.....	32,336 98
Commissions and brokerage.....	16,512 13
Salaries and fees.....	11,085 83
Taxes.....	2,201 27
All other payments.....	3,248 40
Actual cash expenditure.....	\$98,318 00

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$20,925,653 53	\$288,516 01
Written or renewed during the year.....	8,271,246 30	110,094 45
Totals	\$29,196,899 83	\$398,610 46
Deduct those expired and marked off....	6,196,870 30	80,222 06
Net amount in force.....	\$23,000,029 53	\$318,388 40

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less,	\$2,416,247 43	\$27,435 61	1-2	\$13,717 80
1884.....	Two years.:	.....	.....	..	....
1885.....		.....	.....	..	....
1883.....	Three years....	1,393,876 72	20,352 29	1-6	3,392 05
1884.....		1,340,170 33	19,017 89	1-2	9,508 94
1885.....		1,895,593 76	27,631 10	5-6	23,025 92
1882.....	Four years.....	.....	.....	..	....
1883.....		.....	.....	..	....
1884.....		.....	.....	..	....
1885.....		.....	.....	..	....
1881.....	Five years.....	2,966,484 58	42,026 88	1-10	4,202 68
1882.....		3,425,246 46	46,642 91	3-10	13,992 87
1883.....		2,861,854 26	40,534 45	1-2	20,267 22
1884.....		2,904,881 24	41,842 54	7-10	29,289 75
1885.....		3,795,674 75	52,904 73	9-10	47,614 26
Totals		\$23,000,029 53	\$318,388 40	....	\$165,011 49

Stock owned by the directors at par value.....	\$26,200 00
Losses paid since the Company organized.....	1,335,813 58
Losses incurred during the year.....	25,933 39

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$588,790 00
Premiums received.....	5,215 72
Losses paid.....	1,991 22
Losses incurred.....	1,991 22

*Supposed to mean dividends paid policy-holders.

MERCHANTS AND FARMERS MUTUAL FIRE INSURANCE COMPANY,

WORCESTER, MASS.

Commenced Business, January 1, 1847.

JOHN D. WASHBURN, *President.*ELIJAH B. STODDARD, *Secretary.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Guarantee capital authorized..... None.

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$30,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	31,100 00
Value of lands mortgaged.....	\$39,500 00
Buildings (insured for \$41,850).....	69,200 00
Total	\$108,700 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
RAILROAD BONDS—			
Worcester & Nashua.....	\$10,000 00	\$10,300 00	
Providence & Worcester.....	25,000 00	30,000 00	
Union Pacific.....	5,000 00	2,700 00	
Atchison, Topeka & Santa Fe.....	5,000 00	4,500 00	
MUNICIPAL BONDS—			
City of Lawrence.....	20,000 00	20,600 00	
BANK STOCKS—			
Central	2,000 00	2,700 00	
Westminster	2,000 00	2,000 00	
Wachusett.....	2,500 00	5,000 00	
Mechanics.....	1,300 00	1,495 00	
Quinsigamond	600 00	690 00	
Totals	\$73,400 00	\$79,985 00	79,985 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Worcester & Nashua R. R. stock, }	\$1,500.	....	\$1,500
Worcester S. Dep. Tr. Co. stock, }		....	1,500 00

Loan to Providence & Worcester R. R.....	\$25,000 00
Cash in bank.....	85,138 53
Interest due and accrued on loans.....	1,000 00
Net cash in the hands of agents in course of transmission.....	4,181 83
Deposit notes liable to assessment	\$251,095 48
Assets of the Company at their actual value.....	\$257,905 36

III. LIABILITIES.

Losses unpaid.....	None.
Unearned premiums on all risks.....	\$125,547 74
Cash dividends to policy-holders about	1,500 00
Total liabilities, except surplus.....	\$127,047 74
Surplus beyond all liabilities.....	130,857 62
Total liabilities, including surplus.....	\$257,905 36

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$84,910 12
Deduct reinsurance, rebate, abatement, and return premiums.....	2,591 59
Actual cash premiums.....	\$82,318 53
Interest on bonds and mortgages.....	1,009 41
Interest on bonds and loans, and dividends on stocks.....	8,444 09
Rents.....	1,168 58
Deposit notes received during year.....	\$83,976 27
Actual cash income.....	\$92,940 61

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$3,615.42 occurring in previous years).....	\$23,926 24
Cash dividends paid policy-holders.....	27,903 57
Commissions and brokerage.....	11,979 07
Salaries and fees.....	6,294 25
Taxes.....	1,184 04
All other payments.....	7,622 47
Actual cash expenditure.....	\$78,909 64

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$16,032,248	\$227,970 58
Written or renewed during the year.....	5,925,784	83,976 27
Totals	\$21,958,032	\$311,946 85
Deduct those expired and marked off.....	4,547,677	60,851 37
Net amount in force.....	\$17,410,355	\$251,095 48

Losses paid since the Company organized.....	\$1,440,027 12
Losses incurred during the year.....	20,310 82

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$391,912 00
Premiums received.....	3,308 51
Losses paid.....	5,382 92
Losses incurred.....	5,382 92

QUINCY MUTUAL FIRE INSURANCE COMPANY,

QUINCY, MASS.

Commenced Business, May, 1851.

CHARLES A. HOWLAND, *President.*JOHN G. MOORE, *Secretary pro tem.**Attorney in Connecticut, INSURANCE COMMISSIONER.*

I. CAPITAL.

Whole amount of guarantee capital authorized.....	None.
---	-------

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$15,500 00
Loans on bond and mortgage (first liens), not more than one year's interest due.....	81,439 97
Value of lands mortgaged.....	\$67,900 00
Buildings (insured for \$70,200).....	89,200 00
Total	\$157,100 00

Stocks and Bonds owned by the Company.

		Par value.	Market value.
BANK STOCKS—			
Manufacturers National, Boston...		\$20,000 00	\$20,000 00
Merchants	" "	4,000 00	5,600 00
Third	" "	22,200 00	19,980 00
State	" "	3,500 00	4,200 00
North	" "	10,000 00	13,300 00

	Par value.	Market value.	
Washington National, Boston....	\$6,600 00	\$8,580 00	
Second " "	7,000 00	10,850 00	
Blackstone " "	4,500 00	4,725 00	
First " "	5,000 00	10,000 00	
Revere " "	3,700 00	4,440 00	
Hamilton " "	5,000 00	6,000 00	
Continental " "	4,600 00	4,968 00	
Redemption " "	7,500 00	9,000 00	
Market " "	2,500 00	2,250 00	
Rockland " "	8,800 00	11,880 00	
Mt. Wollaston " Quincy ..	22,000 00	31,900 00	
Granite " "	9,400 00	11,750 00	
Wachusett " Fitchb'rg.	5,000 00	10,000 00	
Hingham " Hingham,	4,480 00	4,480 00	
First " S.W'm'th,	4,800 00	6,000 00	
Union " Weym'th.	7,700 00	8,855 00	
Quinsigamond " Worcest'r,	1,000 00	1,100 00	
Brockton " Brockton.	5,000 00	5,500 00	
Plymouth " Plymouth,	2,900 00	3,335 00	
RAILROAD STOCKS—			
Old Colony.....	1,100 00	1,705 00	
Boston & Lowell.....	30,000 00	36,000 00	
Metropolitan.....	1,850 00	3,330 00	
MISCELLANEOUS—			
Citizens Gas Light Co., stock.....	4,500 00	4,500 00	
Lawrence Duck Co., stock.....	17,000 00	21,250 00	
Hingham Cordage Co., stock.....	10,700 00	10,700 00	
Totals	\$242,330 00	\$296,178 00	\$296,178 00

Loans on Collateral.

	Market Value.	Amt. Loaned.	
Atchison, Topeka & Santa Fe R.R. stk.,	\$3,145 00	\$12,000 00	
Union Mills Co., Detroit, Mich., stk.,	8,750 00		
Totals	\$11,895 00	\$12,000 00	12,000 00
Other cash loans.....			7,150 00
Cash in Company's principal office.....			390 00
Cash in banks.....			64,057 89
Interest due and accrued on stocks and other investments.....			5,858 95
Net cash in the hands of agents in course of transmission.....			9,579 53
Cash in Pacific National Bank (in liquidation).....			8,002 21
Assets at their actual value.....			\$500,156 55
Deposit notes liable to assessment (over 16,000)	\$411,584 79		

III. LIABILITIES.

Losses due and unpaid.....	\$20 50
Losses resisted.....	1,500 00
Gross amount of unpaid losses.....	\$1,520 50
Unearned premiums on all risks.....	205,792 40
Return premiums and dividends.....	4,000 00
Taxes.....	200 00
All other demands against the Company.....	336 39
Total liabilities, except surplus.....	\$211,849 29
Surplus beyond all liabilities.....	288,307 26
Total liabilities, including surplus.....	\$500,156 55

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$119,220 08
Interest on bonds and mortgages.....	5,499 75
Interest on loans and bonds and dividends on stocks.....	17,033 16
Rents.....	697 26
From all other sources.....	450 00
Actual cash income.....	\$142,900 25
Amount of deposit notes received during the year, \$119,220 08	

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses.....	\$29,656 12
Cash dividends to policy-holders and return premiums.....	46,702 50
Commissions and brokerage.....	18,706 83
Salaries and fees.....	9,907 30
Taxes.....	2,218 92
All other payments.....	5,481 07
Actual cash expenditure.....	\$112,672 74

VI. MISCELLANEOUS.

Risks written and in force.

In force on the 31st day of December of the preceding year.....	\$27,445 334 00
Written or renewed during the year.....	8,449,914 00
Total.....	\$35,895,248 00
Deduct those expired and marked off.....	7,290,868 00
In force at the end of the year.....	\$28,604,380 00
Amount of deposit notes liable to assessment, received on outstanding risks.....	\$411,584 79
Losses incurred during the year.....	21,649 41

Business in Connecticut, 1885.

Fire risks taken.....	\$62,275 00
Cash premiums received.....	553 94
Deposit notes received.....	553 94
Losses paid.....	None.
Losses incurred.....	None.

FIDELITY AND CASUALTY

INSURANCE COMPANIES

OF OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1885.

AMERICAN SURETY COMPANY,

NEW YORK CITY,

Commenced Business, April 15, 1884.

RICHARD A. ELMER, *President*.HENRY D. LYMAN, *Secretary*.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$500,000 00
Whole amount of capital actually paid up in cash.....	500,000 00

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c.....	\$175,000 00	\$215,687 50	
“ “ 4½ p. c.....	225,000 00	253,968 75	
Totals	\$400,000 00	\$469,656 25	\$469,656 25

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
N.Y. & N. Jersey telephone stk.,	\$30,000	\$15,000	\$10,000	
American Express Co.... “	10,000	10,300 }		
Oregon & Transcontinental “	10,000	3,100 }	10,000	
Totals.....	\$50,000	\$28,400	\$20,000	20,000 00
Cash in Company's principal office.....				3,527 04
Cash deposited in banks.....				28,731 83
Interest accrued on bonds.....				656 25
Interest due and accrued on collateral loans.....				125 00
Net cash in the hands of agents in course of transmission.....				25,591 22
Assets not admitted, furniture, etc.....			\$3,971 83	
Assets of the Company at their actual value.....				\$548,287 59

III. LIABILITIES.

Losses adjusted and unpaid.....	\$542 71	
Losses reported and unadjusted	2,861 52	
Losses resisted.....	4,171 22	
	<hr/>	
Gross amount of unpaid losses.....	\$7,575 45	
Deduct salvage (securities taken as col- lateral)	2,088 07	
	<hr/>	
Net amount of unpaid losses.....	\$5,487 38	
Unearned premiums on surety risks, one year or less,.....	50,005 27	
Due and accrued for salaries, etc.....	5,561 02	
Taxes.....	3,600 00	
	<hr/>	
Total liabilities, except capital stock.....	\$64,653 67	
Capital stock.....	500,000 00	
Impairment of capital.....	16,366 08	
	<hr/>	
Total liabilities, including capital less impairment....	\$548,287 59	

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$93,014 29	
Deduct reinsurance, rebate, abatement and return premiums	3,146 20	
	<hr/>	
Actual cash premiums.....	\$89,868 09	
Interest on bonds.....	17,488 49	
From all sources.....	179 62	
	<hr/>	
Actual cash income.....	\$107,536 20	

V. EXPENDITURE DURING THE YEAR.

Losses.....	\$9,846 79	
Deduct salvage.....	325 00	
	<hr/>	
Net amount paid for losses.....	\$9,521 79	
Commissions and brokerage.....	5,078 01	
Salaries and fees.....	32,345 11	
Taxes.....	1,773 42	
All other payments.....	36,615 21	
	<hr/>	
Actual cash expenditure.....	\$85,333 54	

VI. MISCELLANEOUS.

Risks and Premiums.

	Surety Risks.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$3,873,555	\$32,893 51
Written or renewed during the year.....	14,487,535	114,291 64
	<hr/>	
Totals	\$18,331,090	\$147,185 15
Deduct those expired and marked off.....	5,872,282	47,174 62
	<hr/>	
Net amount in force.....	\$12,458,808	\$100,010 53

FIDELITY AND CASUALTY COMPANY.

327

Premiums received since the organization of the Company.....	\$118,272 45
Losses paid since the Company organized.....	9,879 48
Stock owned by directors at par value.....	268,500 00
Losses incurred during the year.....	9,846 79
Amount deposited in State of New York for security of all policy-holders.....	100,000 00

Business in Connecticut, 1885.

Surety risks taken.....	\$382,625 00
Premiums received.....	2,593 00
Losses paid.....	None.
Losses incurred.....	None.

FIDELITY AND CASUALTY COMPANY,

NEW YORK, N. Y.

Commenced Business, May 1, 1876.

WM. M. RICHARDS, *President.*

JOHN M. CRANE, *Secretary.*

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$250,000 00
Capital actually paid up in cash.....	250,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$6,000 00
Loans on bond and mortgage (first liens).....	2,750 00

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 3 p. c.....	\$220,000 00	\$227,150 00	
“ 4½ p. c.....	25,000 00	28,156 00	
“ 4 p. c.....	15,000 00	18,468 00	
MISCELLANEOUS—			
N. Y., Lack. & W. 5 p. c. guar. stk.,	25,000 00	25,000 00	
P. C. & Toledo 1st mort.....	50,000 00	53,687 00	
Totals.....	\$335,000 00	\$352,461 00	352,461 00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.
Kansas Pacific con. mort. bonds,	\$50,000	\$50,000	\$50,000
Oregon Imp. Co. 6 p. c. bonds..	20,000	18,305	
Brooklyn Trust Co.....	15,000	30,000	11,000
Beckett & McDowell Mfg. Co..	25,000	25,000	11,000
Bankers & Merchants bonds....	28,000	7,500	3,500
Home Insurance Co.....	1,700	2,125	1,000
Continental Fire Insurance Co..	3,300	7,375	4,640
Consolidated Gas Co.....	2,000	2,000	1,500

Loans otherwise secured,

not admitted..... \$1,500

Totals	\$145,000	\$142,305	\$82,640	\$82,640 00
Cash in principal office.....				13,541 57
Cash in bank.....				19,126 83
Interest due and accrued on collateral loans.....				640 06
Interest due and accrued on stocks and bonds.....				750 00
Net cash in the hands of agents in course of transmission.....				69,149 35
All other admissible property belonging to the Company.....				22,797 35
Assets at their actual value.....				\$569,856 16

III. LIABILITIES.

Losses reported and unadjusted.....				\$36,947 16
Unearned premiums on fidelity risks, one yr. or less,	\$80,143	51		
Unearned premiums on accident risks, one yr. or less,	90,118	41		
Unearned premiums on plate glass risks, one yr. or less,	37,867	75		
Unearned prems. on steam boiler risks, one yr. or less,	17,678	28		
Unearned prems. on plate glass risks, more than one yr,	11,424	02		
Unearned prems. on steam boiler risks, more than one yr,	8,245	96		
Unearned premiums as computed above.....				245,477 93
Due and accrued for salaries, etc.....				1,377 72
Total liabilities, except capital stock and surplus.....				\$283,802 81
Capital stock.....				250,000 00
Surplus beyond all liabilities.....				36,053 35
Total liabilities, including capital and surplus.....				\$569,856 16

IV. INCOME DURING THE YEAR.

	Fidelity.	Accident.	Plate Glass.	Steam Boiler.
Premiums received in cash:				
	\$157,121 04	\$206,118 41	\$82,234 03	\$44,777 94
Deduct reinsurance, rebate, abatements and return premiums:				
	\$20,365 30	\$5,804 80	\$1,963 69	\$973 05
Net pr'ms,	\$136,755 74	\$200,313 61	\$80,270 34	\$43,804 89
Actual cash premiums.....				\$461,144 58
Interest on loans and bonds, and dividends on stocks.....				16,780 83
Actual cash income.....				\$477,925 41

V. EXPENDITURE DURING THE YEAR.

	Fidelity.	Accident.	Plate Glass.	Steam Boiler.	
Amt. paid for losses,	\$107,036 40	\$75,771 38	\$29,222 04	\$4,371 05	
Deduct salvages and reinsurance.....	22,537 02	....	1,605 11	....
Net losses paid,	\$84,499 38	\$75,771 38	\$27,616 93	\$4,371 05	\$192,258 84
Cash dividends.....					20,000 00
Commissions and brokerage.....					114,341 93
Salaries and fees.....					58,769 88
Taxes.....					9,546 40
All other payments.....					59,842 06
Actual cash expenditure.....					\$454,759 01

VI. MISCELLANEOUS.

Risks and Premiums.

	Fidelity.	Premiums.
In force December 31, preceding year.....	\$13,801,449 29	\$110,146 45
Written or renewed during the year.....	26,515,693 02	204,384 81
Totals	\$40,317,142 31	\$314,531 26
Deduct expirations and cancellations.....	19,404,398 41	154,244 23
In force December 31, 1885.....	\$20,912,743 90	\$160,287 03
	Accident.	Premiums.
In force December 31, preceding year.....	\$23,778,112 85	\$152,057 81
Written or renewed during the year.....	34,422,301 50	276,759 71
Totals	\$58,200,414 35	\$428,817 52
Deduct expirations and cancellations.....	29,991,887 85	248,580 69
In force December 31, 1885.....	\$28,208,526 50	\$180,236 83
	Plate Glass.	Premiums.
In force December 31, preceding year.....	\$2,280,966 14	\$72,620 78
Written or renewed during the year.....	3,135,855 61	97,069 80
Totals	\$5,416,821 75	\$169,690 58
Deduct expirations and cancellations.....	2,501,886 61	75,135 38
In force December 31, 1885.....	\$2,914,935 14	\$94,555 20
	Steam Boiler.	Premiums.
In force December 31, preceding year.....	\$3,743,585 00	\$39,089 50
Written or renewed during the year.....	4,903,954 00	49,901 53
Totals	\$8,647,539 00	\$88,991 03
Deduct expirations and cancellations....	4,206,985 00	42,673 72
In force December 31, 1885.....	\$4,440,554 00	\$46,317 31
Aggregate in force.....	\$56,476,759 54	\$481,396 37

Recapitulation of Risks and Premiums.

	Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
Fidelity.....	1885..	One year..	\$20,912,743 90	\$160,287 03	1-2	\$80,143 51
Accident....	1885..	One year..	28,208,526 50	180,236 83	1-2	90,118 41
Plate Glass..	1885..	One year..	2,598,725 58	75,735 50	1-2	37,867 75
Steam Boil'r.	1885..	One year..	3,833,204 00	35,356 56	1-2	17,678 28
Plate Glass..	1883..	Three years	38,630 93	2,310 51	1-6	385 08
"	1884..		133,962 02	8,156 13	1-2	4,078 06
"	1885..		143,616 61	8,353 06	5-6	6,960 88
Steam Boil'r.	1884..		129,800 00	2,664 00	1-2	1,332 00
"	1885..		477,550 00	8,296 75	5-6	6,913 96
Totals.....			\$56,476,759 54	\$481,396 37	..	\$245,477 93
Premiums received since the organization of the Company.....						\$1,954,905 34
Losses paid since the Company organized.....						698,113 06
Cash dividends paid stockholders.....						80,000 00
Stock owned by the directors at par value.....						81,000 00
Losses incurred during the year.....						192,258 74
Amount deposited in the State of New York for security of all policy-holders.....						200,000 00

Business in Connecticut, 1885.

	Fidelity.	Accident.	Plate Glass.	Steam Boiler.
Risks taken.....	\$18,400 00	\$515,650 00	\$42,795 83	\$74,000 00
Premiums received.....	190 00	4,226 40	1,201 14	514 25
Losses paid.....	None.	775 31	429 02	None.
Losses incurred.....	None.	775 31	429 02	None.

LLOYDS PLATE GLASS INSURANCE COMPANY.

NEW YORK, N. Y.

Commenced Business, September 4, 1882.

JAMES G. BEEMER, *President.*WILLIAM T. WOODS, *Secretary.**Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized	\$100,000 00
Whole amount of capital actually paid up in cash	100,000 00

II. ASSETS.

Bonds owned by the Company.

UNITED STATES BONDS—

	Par Value.	Market Value.
United States 4 p. c.	\$105,000 00	\$129,543 75
United States coupon	1,500 00	1,865 61
United States 4½ p. c. reg.	10,000 00	11,275 00
United States “ coupon	2,000 00	2,255 00

MUNICIPAL BONDS—

New York city water 3½ p. c.	10,000 00	11,200 00
Long Island Loan & Trust Co. stk.,	5,000 00	5,850 00

Totals	\$133,500 00	\$161,989 36	\$161,989 36
------------------	--------------	--------------	--------------

Cash in principal office	406 08
Cash in bank	9,213 99
Interest due and accrued on bonds	1,287 50
Gross premiums in course of collection	18,994 02
All other property (plate glass mainly)	16,073 71
Not admitted, sundry accounts	\$1,650 00

Assets at their actual value	\$207,964 66
--	--------------

III. LIABILITIES.

Losses reported and unadjusted	\$2,244 12
Unearned premiums on all outstanding risks	81,428 73
Due and accrued for salaries, etc.	10,098 61
Total liabilities, except capital stock and surplus	\$93,771 46
Capital stock	100,000 00
Surplus beyond capital	14,193 20
Total liabilities, including capital	\$207,964 66

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$168,718 95	
Deduct reinsurance, rebate, abatement and return premiums	10,683 38	
Actual cash premiums.....		\$158,035 57
Interest on bonds and dividends on stocks.....		4,744 75
Actual cash income.....		\$162,780 32

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$1,572.12 occurring in previous years).....	\$94,538 09	
Deduct salvages.....	26,850 53	
Net amount paid for losses.....		\$67,687 56
Dividends to stockholders.....		10,000 00
Commissions and brokerage.....		33,611 80
Salaries and fees.....		30,360 14
Taxes		3,162 64
Actual cash expenditure.....		\$144,822 14

VI. MISCELLANEOUS.

Risks and Premiums.

	Glass Risks.	Premiums.
In force on the 31st day of December of the preceding year	\$3,825,125	\$118,950 24
Written or renewed during the year.....	5,489,425	173,141 99
Totals	\$9,314,550	\$292,092 23
Deduct those expired and marked off.....	4,039,089	133,671 12
Net amount in force.....	\$5,275,461	\$158,421 11

Recapitulation of Plate Glass Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$5,119,357	\$148,703 40	1-2	\$74,351 70
1885.....	Two years.....	29,505	1,253 11	3-4	939 84
1884.....	Three years....	46,991	2,749 88	1-2	1,374 94
1885.....		79,608	5,714 72	5-6	4,762 25
Totals		\$5,275,461	\$158,421 11	....	\$81,428 73
Premiums received since the organization of the Company.....					\$447,155 17
Losses paid since the Company organized.....					154,921 03
Dividends paid in cash since organization of the Company.....					15,000 00
Stock owned by the directors at par value.....					70,400 00
Losses incurred during the year.....					68,359 56
Amt. deposited in State of New York for security of all policy-holders,					100,000 00

Business in Connecticut, 1885.

Plate glass risks taken.....	\$72,275 64
Premiums received.....	2,111 56
Losses paid.....	462 77
Losses incurred.....	462 77

METROPOLITAN PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

Commenced Business, April 23, 1874.

HENRY HARTEAU, *President.*

JOHN H. TAYLOR, *Secretary.*
Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL.

Whole amount of joint stock or guarantee capital authorized.....	\$100,000 00
Whole amount of capital actually paid up in cash.....	100,000 00

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 1891, 4½ p. c.....	\$160,000 00	\$180,200 00	
“ 3 p. c.....	10,000 00	10,325 00	
Totals	\$170,000 00	\$190,525 00	\$190,525 00
Cash in Company's principal office.....			903 48
Cash deposited in bank.....			18,606 86
Interest due and accrued on stocks.....			650 00
Net cash in the hands of agents in course of transmission.....			4,956 06
All other property.....			5,027 30
Other items (not admitted).....	\$1,845 36		
Assets at their actual value.....			\$220,668 70

III. LIABILITIES.

Losses reported and unadjusted.....	\$2,525 70
Unearned premiums on risks, one year or less.....	57,524 08
Due and accrued for salaries, etc.....	3,953 60
Total liabilities, except capital stock and surplus.....	\$64,003 38
Capital stock.....	100,000 00
Surplus beyond all liabilities.....	56,665 32
Total liabilities, including capital and surplus.....	\$220,668 70

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$126,322 33	
Deduct reinsurance, rebate, abatements, and return premiums	7,827 63	
Actual cash premiums.....		\$118,494 70
Interest on bonds.....		7,291 69
Actual cash income.....		\$125,786 39

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$1,569.61 occur- ring in previous years).....	\$52,764 26	
Deduct salvages and reinsurance.....	10,290 60	
Net amount paid for losses.....		\$42,473 66
Cash dividends.....		10,000 00
Commissions and brokerage		30,143 61
Salaries, fees, etc.....		24,694 02
Taxes.....		913 71
Actual cash expenditure.....		\$108,225 00

VI. MISCELLANEOUS.

Risks and Premiums.

	Glass Risks.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$3,425,487	\$106,652 62
Written or renewed during the year.....	4,066,463	122,875 80
Totals	\$7,491,950	\$229,528 42
Deduct those expired and marked off.	3,680,438	114,480 25
Net amount in force.....	\$3,811,512	\$115,048 17

Recapitulation of Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fractions unearned.	Premiums unearned.
1885.....	One year or less..	\$3,811,512	\$115,048 17	½	\$57,524 08
Premiums received since the organization of the Company.....					\$831,303 00
Losses paid since the Company organized.....					267,221 00
Cash dividends paid stockholders.....					97,000 00
Losses incurred during the year.....					43,429 75
Stock owned by directors at par value.....					56,000 00
Deposited in New York for the security of all policy-holders.....					100,000 00

Business in Connecticut, 1885.

Plate Glass risks taken.....	\$96,908 10
Premiums received.....	2,783 68
Losses paid.....	730 47
Losses incurred	730 47

U. S. BRANCHES
OF THE
FIRE AND FIRE & MARINE
INSURANCE COMPANIES
OF OTHER COUNTRIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATE-
MENTS, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1885.

UNITED STATES BRANCH OF THE BRITISH AMERICA ASSURANCE
COMPANY,

TORONTO, CANADA.

Admitted to the United States, July, 1874.

Trustees—WILLIAM A. BOOTH, WILLIAM H. GUION, and JESSE HOYT, all of
New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

II. ASSETS.

Stocks and Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c., 1907.....	\$275,000 00	\$338,593 75	
“ 6 p. c., 1896.....	30,000 00	38,400 00	
“ 3 p. c.....	150,000 00	155,625 00	
RAILROAD STOCKS—			
Lake Shore & Mich. So. 6 p. c..	10,000 00	8,862 50	
Chicago & Northwestern 7 p. c..	10,000 00	11,037 50	
RAILROAD BONDS—			
Chicago & Northwestern 5 p. c..	20,000 00	21,000 00	
Bur., Cedar Rapids & N. 5 p. c..	10,000 00	10,800 00	
Chicago, Bur. & Quincy 5 p. c..	30,000 00	32,100 00	
West Shore 1st mort. 4 p. c.....	25,000 00	25,875 00	
MISCELLANEOUS—			
Cash deposited with Company's trustees in New York.....	55,000 00	55,000 00	
Totals	\$615,000 00	\$697,293 75	\$697,293 75
Cash in principal office.....			3,431 11
Cash deposited in bank.....			64,025 76
Net cash in the hands of agents in course of transmission..			37,693 34
Assets of the Company at their actual value.....			\$802,443 96

III. LIABILITIES.

	Fire.	Marine.	
Losses adjusted and unpaid.....	\$23,682 40	\$1,301 84	
Losses reported and unadjusted.....	30,915 14	....
Losses resisted.....	13,017 68	....
Gross amount of unpaid losses,	\$67,615 22	\$1,301 84	
Deduct reinsurance.....	1,619 95	....
Net amt. of unpaid losses,	\$65,995 27	\$1,301 84	\$67,297 11
Unearned premiums on risks, one year or less.....		241,003 17	
Unearned premiums on risks, more than one year..		121,656 62	
Unearned premiums on inland navigation risks.....		5,854 02	
Unearned premiums as computed above			368,513 81
Total liabilities, except statutory deposit and surplus.....			\$435,810 92
Statutory deposit.....			200,000 00
Surplus beyond all liabilities.....			166,633 04
Under special deposits in various States.....	\$32,549 17		
Total liabilities, including capital, deposit and surplus,			\$802,443 96

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash.....	\$652,265 49	\$57,075 66	
Deduct reinsurance, rebate, abatements and return premiums.....	87,014 91	2,660 65	
Actual cash premiums.....	\$565,250 58	\$54,415 01	\$619,665 59
Interest on loans and bonds and dividends on stocks.....			24,573 49
From all other sources.....			2,710 59
Actual cash income.....			\$646,949 67

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amount paid for losses (including \$62,084.20 in previous years)...	\$396,011 23	\$24,687 13	
Deduct salvages and reinsurance....	13,588 49	2,273 42	
Net amount paid for losses,	\$382,422 74	\$22,413 71	\$404,836 45
Commissions and brokerage.....			117,189 16
Salaries and fees.....			17,524 93
Taxes			14,860 77
All other payments.....			46,681 75
Actual cash expenditure.....			\$601,093 06

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$46,530,106	\$625,588 15
Written or renewed during the year.....	49,492,447	664,542 43
Totals	\$96,022,553	\$1,290,130 58
Deduct those expired and marked off....	42,599,993	573,039 32
In force at the end of the year	\$53,422,560	\$717,091 26
Deduct amount reinsured.....	1,191,614	12,756 37
Net amount in force.....	\$52,230,946	\$704,334 89
	Marine and Inland.	Premiums.
In force at end of the year...	\$342,842	\$11,708 04

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$34,132,442	\$482,006 35	1-2	\$241,003 17
1884.....	Two years.....	308,886	3,408 97	1-4	852 24
1885.....		162,189	1,242 63	3-4	931 98
1883.....		2,061,964	34,358 96	1-6	5,726 49
1884.....	Three years.....	4,627,227	51,859 89	1-2	25,929 94
1885.....		4,502,722	50,132 87	5-6	41,777 40
1882.....		37,880	333 78	1-8	41 72
1883.....	Four years.....	49,159	596 60	3-8	223 72
1884.....		83,519	822 88	5-8	514 30
1885.....		66,275	656 76	7-8	574 67
1881.....	Five years.....	858,128	10,771 98	1-10	1,077 19
1882.....		1,053,837	12,334 17	3-10	3,700 25
1883.....		1,094,357	14,538 05	1-2	7,269 02
1884.....		1,544,761	20,531 03	7-10	14,371 72
1885.....		1,647,600	20,739 97	9-10	18,665 98
Totals.....		\$52,230,946	\$704,334 89	....	\$362,659 79

Premiums received since the organization of the Company.....	\$5,753,445 66
Losses paid since the Company organized.....	3,460,294 87
Cash dividends paid stockholders.....	890,618 28
Losses incurred during the year, fire, \$372,229.69; marine, \$23,715.55.	395,945 24
Stock owned by the directors at par value.....	55,750 00
Amount deposited in different States and Countries for security of all the Company's policy-holders.....	541,668 75
Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$100,000.00, liabilities, \$20,953.12; Georgia, \$25,000.00, liabilities, \$5,946.16; Virginia, \$25,000.00, liabilities, \$5,649.89.	
Total of special deposits.....	150,000 00
Total liabilities thereunder.....	32,549 17

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$918,647 00
Premiums received.....	11,332 52
Losses paid.....	5,008 29
Losses incurred.....	5,215 74

UNITED STATES BRANCH OF THE CITY OF LONDON FIRE
INSURANCE COMPANY (LIMITED),

LONDON, ENGLAND.

Admitted to the United States, 1881.

Resident Manager—JOHN C. PAIGE, Boston, Mass.

Trustees—CHARLES FRANCIS CHOATE, OLIVER AMES, and REUBEN EDSON
DEMMON, all of Massachusetts.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

II. ASSETS.

Bonds owned by the Company.

UNITED STATES BONDS—	Par value.	Market value.
U. S. 4 p. c. reg. con., 1907.....	\$200,000 00	\$248,250 00
“ 3 p. c. reg. con.....	100,000 00	104,750 00
“ 4 p. c. reg. con., 1907.....	10,000 00	12,412 50
“ 4 p. c. reg. con., 1907.....	200,000 00	248,250 00
Totals	\$510,000 00	\$613,662 50
Cash in hands of trustees		357 89
Cash in banks.....		4,731 31
Net cash in the hands of agents in course of transmission.....		62,032 10
All other property		651 34
Assets of the Company at their actual value.....		\$681,435 14

III. LIABILITIES.

Losses adjusted and unpaid.....	\$27,784 86	
Losses reported and unadjusted.....	24,617 00	
Gross amount of unpaid losses.....	\$52,401 86	
Deduct reinsurance.....	3,018 49	
Net amount of unpaid losses.....		\$49,383 37
Unearned premiums on risks, one year or less.....	\$241,293 06	
Unearned premiums on risks, more than one year...	63,580 47	
Unearned premiums as computed above.....		304,873 53
Total liabilities, except statutory deposit and surplus.....		\$354,256 90
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		127,178 24
Under special deposits in various States.....	\$5,334 34	
Total liabilities, including statutory deposit and surplus...		\$681,435 14

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$672,620 64	
Deduct reinsurance, rebate, abatement, and return premiums.....	155,314 67	
Actual cash premiums.....		\$517,305 97
Interest on bonds and dividends on stocks.....		19,986 14
Actual cash income.....		\$537,292 11

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$63,680.13 occur- ring in previous years).....	\$448,724 14	
Deduct salvages and reinsurance.....	37,604 43	
Net amount paid for losses.....		\$411,119 71
Commissions and brokerage.....		102,358 66
Salaries and fees.....		39,615 93
Taxes.....		18,058 43
All other payments.....		42,626 79
Remitted home office.....	\$19,500 92	
Actual cash expenditure.....		\$613,779 52

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$47,082,866	\$637,072 09
Written or renewed during the year.....	51,029,231	687,899 29
Totals.....	\$98,112,097	\$1,324,971 38
Deduct those expired and marked off.....	51,334,837	691,750 93
In force at the end of the year.....	\$46,777,260	\$633,220 45
Deduct amount reinsured.....	2,742,054	38,172 29
Net amount in force.....	\$44,035,206	\$595,048 16

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$34,218,173	\$482,586 12	1-2	\$241,293 06
1884.....	Two years.....	152,019	1,595 94	1-4	398 98
1885.....		162,332	1,977 66	3-4	1,483 26
1883.....	Three years....	1,318,084	15,734 21	1-6	2,622 36
1884.....		1,469,779	17,022 46	1-2	8,511 20
1885.....		2,413,900	28,819 50	5-6	24,016 23
1882.....	Four years.....	45,826	429 01	1-8	53 63
1883.....		129,684	992 23	3-8	372 09
1884.....		14,234	332 97	5-8	208 10
1885.....		69,964	842 73	7-8	737 38
1881.....	Five years.....	....	....	..	....
1882.....		1,417,556	15,541 41	3-10	4,662 42
1883.....		1,183,359	10,685 71	1-2	5,342 85
1884.....		606,801	7,337 34	7-10	5,136 13
1885.....		831,495	11,150 93	9-10	10,035 84
Totals.....		\$44,035,206	\$595,048 16	....	\$304,873 53

Premiums received in U. S. since the admission of the Company...	\$2,102,155 68
Losses paid in U. S. since the admission of the Company.....	1,343,866 81
Losses incurred during the year.....	389,138 49
Amount deposited in New York State for the security of all policy-holders.....	248,250 00
Special deposits for the exclusive protection of policy-holders in Ohio, \$104,750 00, liabilities, \$3,220.22; North Carolina, \$12,412.50, liabilities, \$2,114.12.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$624,632 00.
Premiums received.....	8,390 05
Losses paid.....	4,288 49
Losses incurred.....	4,282 34

UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE
COMPANY (LIMITED),

LONDON, ENGLAND.

Admitted to the United States, January, 1871.

Resident Managers, ALFRED PELL AND CHARLES SEWALL, Corner William and
Pine Streets, New York City.*Trustees*—GEORGE SULLIVAN BOWDOIN, STEPHEN VAN RENSSELAER CRUGER, JOHN
TAYLOR TERRY, DAVID AMES WELLS.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

II. ASSETS.

Value of real estate owned by the Company, less encumbrances. . . . \$224,675 63

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c. reg.	\$480,000 00	\$591,000 00	
“ “ 4½ p. c. reg.	435,000 00	489,918 75	
RAILROAD BONDS—			
Chicago & Northwestern 5 p. c. . . .	100,000 00	109,000 00	
“ “ 7 p. c.	50,000 00	69,375 00	
Chi., Bur & Quincy 5 p. c.	100,000 00	107,500 00	
Chi., Rock Island & Pac. 6 p. c. . . .	60,000 00	78,600 00	
Ill. Cent., leased line, certs. guar. . .	100,000 00	92,000 00	
Totals	\$1,325,000 00	\$1,537,393 75	1,537,393 75
Cash in principal office.			1,550 48
Cash in banks.			351,168 90
Interest due and accrued on stocks and bonds.			10,231 25
Net cash in the hands of Agents in course of transmission.			249,313 30
Bills receivable, not matured.			1,613 03
Rents due and accrued.			2,470 66
Assets at their actual value.			\$2,378,417 00

III. LIABILITIES.

Losses adjusted and unpaid.....	}	\$134,163 73
Losses reported and unadjusted.....		
Losses resisted.....		20,409 19
Gross amount of unpaid losses.....		\$154,572 92
Deduct reinsurance.....		9,715 26
Net amount of unpaid losses.....		\$144,857 66
Unearned premiums on risks, one year or less.....		\$766,593 85
Unearned premiums on risks, more than one year...		525,676 24
Gross premiums on marine risks.....		19,473 74
Unearned premiums as computed above.....		1,311,743 83
Due for rents.....		1,666 66
All other demands against the Company.....		599 99
Total liabilities, except statutory deposit and surplus.....		\$1,458,868 14
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		719,548 86
Under special deposits in various States.....		\$98,702 51
Total liabilities, including deposit and surplus.....		\$2,378,417 00

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Premiums received in cash	\$2,298,048 22	\$79,001 20	
Deduct reinsurance, rebate, abatements and return premiums.....	450,899 10	28,081 77	
Actual cash premiums.....	\$1,847,149 12	\$50,919 43	\$1,898,068 55
Interest on bonds and dividends on stocks.....			61,955 00
Rents.....			8,952 28
Actual cash income			\$1,968,975 83

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.	
Amt. paid for losses (inc. 239,125.92 occurring in previous years)....	\$1,203,330 84	\$35,053 09	
Deduct salvages and reinsurance....	57,294 57	8,980 72	
Net amount paid for losses.....	\$1,146,036 27	\$26,072 37	\$1,172,108 64
Commissions and brokerage.....			348,723 66
Salaries and fees.....			118,299 51
Taxes.....			48,328 70
All other payments.....			115,047 12
Actual cash expenditure.....			\$1,802,507 63

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$259,414,231	\$2,474,246 38
Written or renewed during the year.....	218,630,662	2,283,643 33
Totals	\$478,044,893	\$4,757,889 71
Deduct those expired and marked off.....	229,216,743	2,187,633 68
In force at the end of the year.....	\$248,828,150	\$2,570,256 03
Deduct amount reinsured.....	8,500,958	90,898 82
Net amount in force.....	\$240,327,192	\$2,479,357 21
	Marine and Inland.	Premiums.
In force at the end of the year..	\$1,052,152 00	\$19,473 74

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$129,526,770	\$1,533,187 69	1-2	\$766,593 85
1884.....	Two years.....	2,646,271	14,841 78	1-4	3,710 45
1885.....		3,345,061	22,215 38	3-4	16,661 53
1883.....	Three years....	15,940,678	114,247 61	1-6	19,041 27
1884.....		19,674,756	161,448 13	1-2	80,724 07
1885.....		25,228,559	201,574 46	5-6	167,978 72
1882.....	Four years.....	1,221,309	12,050 59	1-8	1,506 32
1883.....		1,006,972	9,507 27	3-8	3,565 23
1884.....		406,275	3,192 45	5-8	1,995 30
1885.....		821,771	7,644 92	7-8	6,689 30
1881.....	Five years.....	5,253,084	51,319 87	1-10	5,131 99
1882.....		7,732,147	69,511 26	3-10	20,853 39
1883.....		6,215,779	52,604 16	1-2	26,302 08
1884.....		9,077,269	93,862 80	7-10	65,703 96
1885.....		9,622,621	96,029 44	9-10	86,426 50
1885.....	Over five years..	2,607,870	36,119 40	Various.	19,386 13
Totals		\$240,327,192	\$2,479,357 21	....	\$1,292,270 09

Premiums received in the United States since the admission of the Company.....

..... \$15,941,404 66

Losses paid in the United States since the admission of the Company, 9,299,631 80

Losses incurred during the year..... 1,031,806 20

Amount deposited in the State of New York for the security of all policy-holders (market value)..... 225,250 00

Special deposits for the exclusive protection of policy-holders in the

States of Ohio, \$112,625 00, liabilities, \$47,590.18; Virginia, \$56,312.50, liabilities, \$15,335.65; Georgia, \$28,156.25, liabilities, \$16,216.94; North Carolina, \$11,262.50; liabilities, \$8,786.58; Oregon, \$56,312.50, liabilities, \$10,773.16.

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$2,353,389 00
Premiums received.....	31,222 48
Losses paid.....	19,355 14
Losses incurred.....	19,208 24

UNITED STATES BRANCH OF THE FIRE INSURANCE
ASSOCIATION (LIMITED),

LONDON, ENGLAND.

Admitted to the United States, March, 1880.

Resident Manager, FRANK LOCK, 50-52 William Street, New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States 4 p. c. reg....	\$390,000 00	\$479,700 00	
“ “ 4 p. c. cou.....	200 00	248 25	
“ “ 3 p. c. reg.....	58,000 00	60,247 50	
State of Georgia 7 p. c., 1890....	14,000 00	15,680 00	
“ “ 7 p. c., 1886....	7,500 00	7,762 50	
“ “ 6 p. c., 1886....	300 00	300 00	
“ “ 6 p. c., 1889....	3,000 00	3,180 00	
MUNICIPAL BONDS—			
Newark city.....	100,000 00	102,000 00	
Totals	\$573,000 00	\$669,118 25	\$669,118 25
Cash in principal office.....			4,957 33
Cash in banks.....			158,391 50
Interest due and accrued on bonds.....			8,520 01
Net cash in the hands of agents in course of transmission.....			79,292 52
All other assets.....			1,144 00
Assets of the Company at their actual value.....			\$921,423 61

III. LIABILITIES.

Losses adjusted and unpaid.....	\$22,011 25	
Losses reported and unadjusted.....	30,690 81	
Losses resisted.....	29,547 32	
Gross amount of unpaid losses.....	\$82,249 38	
Deduct reinsurance.....	5,670 00	
Net amount of unpaid losses.....		\$76,579 38
Unearned premiums on risks, one year or less.....	\$313,400 99	
Unearned premiums on risks, more than one year....	137,627 45	
Unearned premiums as computed above.....		451,028 44
Due and accrued for salaries, etc.....		6,615 30
Total liabilities, except statutory deposit and surplus.....		\$534,223 12
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		187,200 49
Under special deposits in various States.....	\$44,379 60	
Total liabilities, including statutory deposit and surplus,		\$921,423 61

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$931,614 12	
Deduct reinsurance, rebate, abatements, and return premiums.....	170,654 64	
Actual cash premiums.....		\$760,959 48
Interest on bonds.....		22,551 16
Amount remitted home office.....	\$125,000 00	
Actual cash income.....		\$783,510 64

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$105,772.63 occur- ring in previous years).....	\$675,961 56	
Deduct salvages and reinsurance.....	21,028 71	
Net amount paid for losses.....		\$654,932 85
Commissions and brokerage.....		159,857 39
Salaries and fees.....		59,091 82
Taxes.....		18,191 87
All other payments.....		36,340 78
Actual cash expenditure.....		\$928,414 71

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$72,491,868	\$949,000 39
Written or renewed during the year.....	72,162,110	927,078 87
Totals	\$144,653,978	\$1,876,079 26
Deduct those expired and marked off.....	72,892,913	956,740 76
In force at the end of the year.....	\$71,761,065	\$919,338 50
Deduct amount reinsured.....	2,746,239	32,749 35
Net amount in force.....	\$69,014,826	\$886,589 15

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$47,020,073	\$626,801 98	$\frac{1}{2}$	\$313,400 99
1884.....	Two years	163,394	1,765 16	$\frac{1}{4}$	441 29
1885.....		313,843	2,859 17	$\frac{3}{4}$	2,144 37
1883.....		3,825,825	41,997 81	$\frac{1}{2}$	6,999 63
1884.....	Three years	4,308,312	55,421 38	$\frac{1}{2}$	27,710 69
1885.....		4,830,310	54,531 32	$\frac{5}{8}$	45,442 76
1882.....		143,325	1,705 02	$\frac{1}{8}$	213 13
1883.....	Four years.....	249,049	2,108 50	$\frac{3}{8}$	790 68
1884.....		113,836	1,899 33	$\frac{5}{8}$	1,187 10
1885.....		69,724	622 11	$\frac{7}{8}$	544 32
1881.....	Five years	1,061,163	13,632 67	$\frac{1}{10}$	1,363 26
1882.....		1,578,164	17,936 88	$\frac{9}{10}$	5,381 07
1883.....		1,975,594	21,551 61	$\frac{1}{2}$	10,775 80
1884.....		1,711,106	22,682 87	$\frac{7}{10}$	15,878 03
1885.....		1,586,258	20,346 69	$\frac{9}{10}$	18,312 02
1883.....	Six years.....	30,000	169 20	$\frac{7}{12}$	98 70
1882.....	Seven years...	5,000	200 00	$\frac{7}{14}$	100 00
1883.....		6,000	105 00	$\frac{9}{14}$	67 50
1884.....		600	9 00	$\frac{11}{14}$	7 07
1882.....	Ten years.....	11,500	125 95	$\frac{13}{20}$	81 90
1883.....		11 750	117 50	$\frac{15}{20}$	88 13
Totals		\$69,014,826	\$886,589 15	....	\$451,028 44

Premiums received in U. S. since the admission of the Company....	\$3,669,407 59
Losses paid in United States since the admission of the Company..	2,428,401 04
Losses incurred during the year.....	616,895 93

Amount deposited in different States for the security of all policy-holders.....	522,209 45
--	------------

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$123,000.00, liabilities, \$16,143.39; Georgia, \$27,170.75, liabilities, \$10,640.02; Oregon, \$61,500.00, liabilities, \$7,498.16; North Carolina, \$12,300.00, liabilities, \$10,098.03.

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$535,461 00
Premiums received.....	7,273 54
Losses paid.....	3,743 38
Losses incurred.....	4,393 38

UNITED STATES BRANCH OF THE GUARDIAN FIRE AND LIFE
ASSURANCE COMPANY,

LONDON, ENGLAND.

Admitted to the United States, September 25, 1872.

Resident Manager, HENRY E. BOWERS, No. 54 William Street, New York City.*Trustees*—JAMES MANSEL CONSTABLE, BOWIE DASH, ALFRED MILLER HOYT,
ROBERT LENOX KENNEDY, JAMES A. ROOSEVELT, all of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders... \$200,000 00

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States reg. 4 p. c., 1907....	\$800,000 00	\$985,000 00	\$985,000 00
Cash in banks.....			306,189 50
Interest due and accrued on bonds.....			8,000 00
Net cash in the hands of agents in course of transmission....			29,761 21
Assets at their actual value.....			\$1,328,950 71

III. LIABILITIES.

Losses reported and unadjusted.....	\$30,934 55
Losses resisted.....	19,629 11
Gross amount of unpaid losses.....	\$50,563 66

Unearned premiums on risks, one year or less.....	\$263,007 53	
Unearned premiums on risks, more than one year...	174,384 26	
Unearned premiums as computed above.....		\$437,391 79
Due for salaries, rents, etc.....		2,250 60
Taxes.....		1,607 98
All other demands against the Company.....		78 09
Total liabilities, except statutory deposit and surplus.....		\$491,892 12
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		637,058 59
Under special deposits in various States.....	\$41,086 39	
Total liabilities, including statutory deposit and surplus...		\$1,328,950 71

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$821,834 23	
Deduct reinsurance and return premiums.....	142,007 83	
Actual cash premiums.....		\$679,826 40
Interest on bonds.....		36,048 58
Actual cash income.....		\$715,874 98

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$55,312.44 occurring in previous years).....	\$357,827 55	
Deduct salvages and reinsurance.....	13,349 81	
Net amount paid for losses.....		\$344,477 74
Commissions and brokerage.....		122,377 48
Salaries and fees.....		64,689 74
Taxes.....		17,656 69
All other payments.....		40,920 56
Remitted to home office.....	\$18,000 00	
Actual cash expenditure.....		\$590,122 21

VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$84,317,474 85		\$765,682 31
Written or renewed during the year.....	86,348,839 40		784,878 21
Totals.....	\$170,666,314 25		\$1,550,560 52
Deduct those expired and marked off....	79,809,433 44		705,987 30
In force at the end of the year.....	\$90,856,880 81		\$844,573 22
Deduct amount reinsured.....	945,237 26		6,372 77
Net amount in force.....	\$89,911,643 55		\$838,200 45

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$53,066,906 91	\$526,015 07	1-2	\$263,007 53
1884.....	Two years....	903,957 96	4,239 28	1-4	1,059 82
1885.....		284,328 82	1,596 24	3-4	1,197 18
1883.....	Three years...	6,609,869 95	53,913 81	1-6	8,985 63
1884.....		2,834,642 53	24,308 99	1-2	12,154 49
1885.....		11,147,203 44	87,095 69	5-6	72,579 70
1882.....	Four years....	85,200 00	834 61	1-8	104 32
1883.....		109,333 00	1,010 56	3-8	378 96
1884.....		214,133 33	1,600 27	5-8	1,000 14
1885.....		178,050 00	1,761 11	7-8	1,540 97
1881.....	Five years....	2,357,798 00	20,870 55	1-10	2,087 05
1882.....		3,683,486 00	32,075 07	3-10	9,622 52
1883.....		3,812,836 00	33,885 67	1-2	16,942 83
1884.....		1,558,668 23	15,494 72	7-10	10,846 30
1885.....		4,010,466 64	39,871 58	9-10	35,884 35

Totals..... \$90,856,880 81 \$844,573 22 \$437,391 79

Premiums received in U. S. since the admission of the Company... \$4,628,641 35

Losses paid in United States since the admission of the Company... 2,062,092 67

Losses incurred during the year..... 330,554 49

Amount deposited in different States for security of all policy-holders, 246,250 00

Special deposits for the exclusive protection of policy-holders in the States of Oregon, \$61,562.50, liabilities, \$4,433.04; Georgia, \$30,781.25, liabilities, \$9,744.38; Ohio, \$123,125.00, liabilities, \$26,908.97.

Business in Connecticut, 1885.

Fire risks taken (no inland) \$1,527,125 79

Premiums received..... 18,139 86

Losses paid..... 9,924 33

Losses incurred 12,542 19

UNITED STATES BRANCH OF THE HAMBURG-BREMEN INSURANCE
COMPANY,

HAMBURG, GERMANY.

Admitted to the United States, May, 1873.

Resident Manager, F. O. AFFELD, New York City.*Trustees*—GUSTAVE SCHWAB, HENRY R. KUNHARDT, both of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders . . . \$200,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due	\$23,000 00
Value of lands mortgaged	\$30,000 00
Buildings (insured for \$23,000.00)	50,000 00
Total	\$80,000 00

Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4 p. c., 1907, reg. . . .	\$325,000 00	\$400,156 25
“ 4½ p. c., 1891, reg.	148,000 00	166,685 00
RAILROAD BONDS—		
Chic., Mil. & St. Paul (Prairie du Chien div.) 1st m. reg. 8 p. c. . . .	15,000 00	20,287 50
Chicago & Northwestern consol. sinking fund 1st m. reg. 7 p. c. . . .	25,000 00	34,687 50
Chicago, Burlington & Quincy con. 1st mort. 7 p. c. reg.	20,000 00	26,700 00
New York, Lake Erie & Western con. 1st mort. gold 7 p. c. reg. . . .	25,000 00	31,937 50
St. P. Minneap. & Man. 7 p. c. reg. 1st m. land grant and skg. fd. g.,	19,000 00	21,280 00
Central Pacific 1st m. gold 6 p. c.	20,000 00	22,400 00
Kan. Pac. 1st m. 6 p. c. (Denver div.),	20,000 00	22,200 00

	Par value.	Market value.	
Union Pacific 1st m: gold 6 p.c. reg.,	\$20,000 00	\$22,800 00	
Nash., Chatt. & St. L. 1st m. 7 p.c.,	10,000 00	12,200 00	
Lake Shore & Michigan Southern			
consol. mort. sinking fund 7 p. c.,	10,000 00	12,650 00	
N. Y. C. & Hud. Riv. 1st m. 7 p.c.,	10,000 00	13,400 00	
Mich. Cen. consol. 1st mort. 5 p. c.,	17,000 00	18,360 00	
Albany & Susquehanna 1st consol.			
and guar. mort. 6 p. c.	10,000 00	11,750 00	
St. Louis & Iron Mount. 1st m. 7 p.c.,	10,000 00	11,650 00	
MISCELLANEOUS—			
Delaware & Hudson Canal (Penn.			
division) 1st mort. 7 p. c.	20,000 00	26,900 00	
Oregon R'y & Nav. Co. 1st m. 6 p.c.,	10,000 00	11,075 00	
Totals	\$734,000 00	\$887,118 75	\$887,118 75
Cash in banks			71,141 31
Net cash in the hands of agents in course of transmission			39,547 69
Bills receivable, not matured			2,786 67
Premiums unpaid (more than three months due)		\$1,193.25	
Assets of the Company at their actual value			\$1,023,594 42

III. LIABILITIES.

Losses adjusted and unpaid	\$2,910 00	
Losses reported and unadjusted	40,780 00	
Losses resisted	15,850 00	
Gross amount of unpaid losses		\$59,540 00
Deduct reinsurance		1,258 00
Net amount of unpaid losses		\$58,282 00
Unearned premiums on risks, one year or less	\$333,184 58	
Unearned premiums on risks, more than one year	176,365 00	
Unearned premiums as computed above		509,549 58
Total liabilities, except statutory deposit and surplus		\$567,831 58
Statutory deposit		200,000 00
Surplus beyond all liabilities		255,762 84
Under special deposits in various States	\$89,751 30	
Total liabilities, including statutory deposit and surplus,		\$1,023,594 42

IV. INCOME DURING THE YEAR.

Premiums received in cash	\$950,728 86	
Deduct reinsurance, rebate, abatement, and return		
premiums	171,205 17	
Actual cash premiums		\$779,523 69
Interest on bond and mortgage loans		1,074 50
Interest on bonds		36,022 97
Actual cash income		\$816,621 16

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$53,077.89 occurring in previous years).....	\$454,304 24
Commissions and brokerage.....	142,715 20
Salaries and fees.....	68,978 84
Taxes.....	19,075 64
All other payments.....	28,230 57
Actual cash expenditure.....	\$713,304 49

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$73,066,950	\$909,433 21
Written or renewed during the year.....	85,565,596	955,491 39
Totals	\$158,632,546	\$1,864,924 60
Deduct those expired and marked off.....	75,894,517	882,613 90
In force at the end of the year.....	\$82,738,029	\$982,310 70
Deduct amount reinsured.....	1,228,334	15,695 03
Net amount in force.....	\$81,509,695	\$966,615 67

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$55,315,919	\$666,369 15	1-2	\$333,184 58
1884.....	Two years.....	77,607	805 16	1-4	201 29
1885.....		116,951	1,026 67	3-4	770 00
1883.....	Three years....	5,338,589	59,314 03	1-6	9,885 67
1884.....		6,083,230	69,216 37	1-2	34,608 19
1885.....		7,721,527	81,778 57	5-6	68,148 81
1882.....	Four years.....	84,670	613 47	1-8	76 69
1883.....		66,418	698 81	3-8	262 05
1884.....		90,438	841 45	5-8	525 91
1885.....		70,612	673 89	7-8	589 66
1881.....	Five years	747,245	9,900 35	1-10	990 04
1882.....		1,001,043	13,704 72	3-10	4,111 42
1883.....		1,531,311	19,150 63	1-2	9,575 32
1884.....		2,184,073	28,878 71	7-10	20,215 10
1885.....		2,308,396	29,338 72	9-10	26,404 85
Totals.....		\$82,738,029	\$982,310 70	....	\$509,549 58

Premiums received in U. S. since the admission of the Company...	\$6,637,372 06
Losses paid in United States since the admission of the Company..	3,729,130 31
Losses incurred during the year.....	444,136 24
Amount deposited in New York State, and with Trustees, for the security of all policy-holders (market value).....	617,051 25
Special deposits for the exclusive protection of policy-holders in the States of Georgia, \$28,156 25, liabilities, \$12,542.55; Ohio, \$123,125.00, liabilities, \$13,048.10; Oregon, \$56,312.50, liabilities, \$18,409.55; Virginia, \$18,468.75, liabilities, \$45,751.10.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$698,452 00
Premiums received	7,768 43
Losses paid.....	3,864 50
Losses incurred.....	4,484 50

UNITED STATES BRANCH OF THE IMPERIAL FIRE INSURANCE COMPANY,

LONDON, ENGLAND.

Admitted to the United States, May, 1868.

Resident Manager, JOHN C. PAIGE, No. 20 Kilby Street, Boston.*Trustees*—J. BOORMAN JOHNSTON, EDWARD KING, CORNELIUS D. WOOD, all of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders (par value)	\$291,000 00
--	--------------

II. ASSETS.

Value of real estate owned by the Company unencumbered.....	\$412,259 50
---	--------------

Bonds owned by the Company.

UNITED STATES AND STATE BONDS—

	Par Value.	Market Value.
U. S. $4\frac{1}{2}$ p. c., f. l., 1891, reg....	\$50,000 00	\$56,312 50
“ 4 “ “ 1907, “	241,000 00	296,731 25
“ 4 “ “ “ “	120,000 00	147,750 00
“ 4 “ “ “ “	50,000 00	61,562 50
“ 4 “ “ “ “	50,000 00	61,562 50
“ 4 “ “ “ “	25,000 00	30,781 25
“ 4 “ “ “ “	10,000 00	12,312 50
“ 4 “ “ “ “	188,300 00	231,844 37
“ 3 “ “ “ “	24,000 00	24,780 00
West Virginia deferred certificates,	28,666 66	3,726 66
Tennessee 6 p. c.....	20,000 00	10,400 00

Totals	\$806,966 66	\$937,763 53	937,763 53
--------------	--------------	--------------	------------

Cash in principal office.....	\$301 55
Cash in banks.....	114,447 39
Interest accrued on bonds.....	6,843 00
Net cash in the hands of Agents in course of transmission.....	98,784 23
Rents due and accrued.....	3,793 37
Assets at their actual value.....	<u>\$1,574,192 57</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$4,260 00
Losses reported and unadjusted.....	66,067 89
Losses resisted.....	35,956 54
Gross amount of unpaid losses.....	\$106,284 43
Unearned premiums on risks, one year or less.....	\$428,920 88
Unearned premiums on risks, more than one year...	205,825 18
Unearned premiums as computed above.....	634,746 06
Total liabilities, except statutory deposit and surplus.....	\$741,030 49
Statutory deposit.....	200,000 00
Surplus beyond all liabilities.....	633,162 08
Under special deposit in various States.....	\$99,391 52
Total liabilities, including statutory deposit and surplus,	<u>\$1,574,192 57</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,226,712 16
Deduct reinsurance, rebate, abatement and return premiums.....	204,060 68
Actual cash premiums.....	\$1,022,651 48
Interest on bonds.....	29,802 00
Rents.....	34,626 81
Actual cash income.....	<u>\$1,087,080 29</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (inc. \$75,149.36 occurring in previous years).....	\$647,907 93
Deduct salvages and reinsurance.....	5,896 07
Net amount paid for losses.....	\$642,011 86
Commissions and brokerage.....	165,132 26
Salaries and fees.....	121,002 60
Taxes.....	35,516 99
All other payments.....	24,431 61
Actual cash expenditure.....	<u>\$988,095 32</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$96,772,282 03	\$1,212,533 84
Written or renewed during the year.....	95,159,394 19	1,233,387 16
Totals	\$191,931,676 22	\$2,445,921 00
Deduct those expired and marked off....	89,897,535 32	1,195,892 66
In force at the end of the year	\$102,034,140 90	\$1,250,028 34
Deduct amount reinsured.....	340,801 00	3,434 12
Net amount in force.....	\$101,693,339 90	\$1,246,594 22

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$64,637,511 18	\$857,841 77	1-2	\$428,920 88
1884.....	Two years....	129,514 44	909 49	1-4	227 38
1885.....		268,785 00	2,074 66	3-4	1,555 99
1883.....	Three years...	6,422,866 77	67,511 30	1-6	11,251 88
1884.....		7,015,680 31	73,454 82	1-2	36,727 41
1885.....		7,641,693 82	82,270 59	5-6	68,568 82
1882.....	Four years....	602,950 00	6,264 74	1-8	783 09
1883.....		1,005,568 79	10,199 88	3-8	3,824 95
1884.....		395,185 00	4,075 09	5-8	2,546 91
1885.....		317,000 00	3,118 10	7-8	2,728 33
1881.....	Five years....	1,303,621 25	13,631 18	1-10	1,363 12
1882.....		3,143,468 71	27,549 65	3-10	8,264 90
1883.....		3,354,060 11	35,087 87	1-2	17,543 93
1884.....		2,528,220 49	29,530 50	7-10	20,671 35
1885.....		2,927,214 03	33,074 58	9-10	29,767 12
Totals.....		\$101,693,339 90	\$1,246,594 22	....	\$634,746 06

Premiums received in U. S. since the admission of the Company...	\$12,238,687 82
Losses paid in the United States since the admission of the Company,	8,185,164 16
Losses incurred during the year.....	637,160 39
Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$120,000, liabilities, \$24,429.75; Virginia, \$50,000, liabilities, \$31,465.57; Georgia, \$25,000, liabilities, \$23,722.06; North Carolina, \$10,000, liabilities, \$13,894.82; Oregon, \$50,000, liabilities, \$5,879.32.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$1,511,802 40
Premiums received	19,342 05
Losses paid.....	9,600 86
Losses incurred	10,000 86

UNITED STATES BRANCH OF THE LANCASHIRE INSURANCE
COMPANY,

MANCHESTER, ENGLAND.

Admitted to the United States, April 18, 1872.

Resident Manager, E. LITCHFIELD, No. 40 Pine Street, New York City.

Trustees—HENRY CLEWS, JAMES P. WALLACE, of New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders . . . \$200,000 00

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c.	\$65,000 00	\$80,112 50	
“ 4½ p. c.	997,700 00	1,124,906 75	
“ 6 p. c. cur.	100,000 00	133,000 00	
Totals	\$1,162,700 00	\$1,338,019 25	\$1,338,019 25
Cash in Company's principal office			3,399 54
Cash in bank			84,896 86
Net cash in the hands of agents in course of transmission			82,912 37
Assets of the Company at their actual value			\$1,509,228 02

III. LIABILITIES.

Losses adjusted and unpaid	\$17,639 77	
Losses reported and unadjusted	68,246 67	
Losses resisted	37,576 56	
Total amount of unpaid losses		\$123,463 00

Unearned premiums on risks, one year or less	\$492,184 03	
Unearned premiums on risks, more than one year...	219,379 03	
Unearned premiums as computed above.....		\$711,563 06
Taxes.....		6,000 00
Total liabilities, except statutory deposit and surplus.....		\$841,026 06
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		468,201 96
Under special deposits in various States.....	\$63,300 00	
Total liabilities, including statutory deposit and surplus,		\$1,509,228 02

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,406,513 83	
Deduct reinsurance, rebate, abatement, and return premiums	228,370 24	
Actual cash premiums.....		\$1,178,143 59
Interest on bonds.....		53,496 48
Actual cash income.....		\$1,231,640 07

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses.....	\$724,248 87	
Commissions and brokerage.....	187,485 78	
Salaries and fees.....	154,250 16	
Taxes.....	30,220 55	
Actual cash expenditure.....		\$1,096,205 36

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$120,749,425	\$1,308,546 11
Written or renewed during the year.....	134,524,688	1,400,157 10
Totals.....	\$255,274,113	\$2,708,703 21
Deduct those expired and marked off.....	123,104,695	1,302,859 52
In force at the end of the year.....	\$132,169,418	\$1,405,843 69
Deduct amount reinsured.....	2,149,197	16,111 27
Net amount in force.....	\$130,020,221	\$1,389,732 42

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$87,584,980	\$984,368 06	1-2	\$492,184 03
1884.....	Two years.....	284,351	2,608 26	1-4	652 06
1885.....		857,583	8,502 23	3-4	6,376 68
1883.....	Three years....	8,403,442	73,629 74	1-6	12,271 62
1884.....		9,055,668	86,276 28	1-2	43,138 14
1885.....		12,257,975	103,660 01	5-6	86,383 35
1882.....	Four years.....	97,490	1,013 72	1-8	126 71
1883.....		151,871	1,740 32	3-8	652 62
1884.....		174,291	1,924 66	5-8	1,202 90
1885.....		205,082	1,863 16	7-8	1,630 27
1881.....		1,624,197	20,196 46	1-10	2,019 64
1882.....	Five years....	2,020,580	23,207 38	3-10	6,962 22
1883.....		2,222,607	23,593 78	1-2	11,796 89
1884.....		2,269,959	26,337 91	7-10	18,436 53
1885.....		2,810,145	30,810 45	9-10	27,729 40
Totals		\$130,020,221	\$1,389,732 42	....	\$711,563 06

Premiums received in U. S. since the admission of the Company... \$10,637,808 00

Losses paid in United States since the admission of the Company... 6,473,397 00

Losses incurred during the year..... 717,695 90

Amount deposited in the State of New York for the security of all policy-holders..... 200,000 00

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$245,750.00, liabilities, \$27,300.00; Georgia, \$28,187.50, liabilities, \$16,000.00; Oregon, \$56,375.00, liabilities, \$6,700.00; North Carolina, \$12,325.00, liabilities, \$13,300.00.

Business in Connecticut, 1885.

Fire risks taken (no inland)..... \$1,335,687 00

Premiums received..... 16,742 85

Losses paid..... 7,908 77

Losses incurred..... 9,344 27

UNITED STATES BRANCH OF THE LION FIRE INSURANCE
COMPANY,

LONDON, ENGLAND.

Admitted to the United States, October, 1880.

Resident Manager, M. BENNETT, JR., Hartford.*Trustees*—JULIUS CATLIN of New York City, FRANCIS B. COOLEY, RODNEY DENNIS,
of Hartford, Conn.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders . . . \$200,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due	\$120,350 00
Interest due and accrued on bond and mortgage loans	2,198 41
Value of lands mortgaged	\$110,200 00
Buildings (insured for \$126,000.00)	150,000 00
Total	\$260,200 00

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 4 p. c.	\$400,000 00	\$492,000 00	492,000.00

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Hartford Fire Ins. Co. stock . . .	\$3,000	\$8,100	\$5,000	
Chicago City Railway stock . . .	1,700	5,100	5,000	
Russell & Erwin Mfg. Co. stock,	2,400	3,000		
Collins Co. stock	2,000	1,800		
Willimantic Linen Co. stock . . .	5,000	8,000	4,500	
Pennsylvania R. R. Co. stock . .	6,000	6,360	4,500	
Totals	\$20,100	\$32,360	\$19,000	19,000 00

Cash in Company's principal office.....	\$1,025 60
Cash in banks.....	60,998 20
Interest due and accrued on bonds.....	4,000 00
Interest due and accrued on collateral loans.....	350 00
Net cash in the hands of agents in course of transmission.....	59,353 39
Bills receivable, not matured.....	570 60
Reinsurance due from other companies.....	4,588 62
Assets at their actual value.....	<u>\$764,434 82</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$22,967 59
Losses reported and unadjusted.....	14,250 00
Losses resisted.....	1,500 00
Gross amount of unpaid losses.....	<u>\$38,717 59</u>
Unearned premiums on risks, one year or less.....	\$153,604 77
Unearned premiums on risks, more than one year...	43,368 81
Unearned premiums as computed above.....	<u>196,973 58</u>
Total liabilities, except statutory deposit and surplus.....	\$235,691 17
Statutory deposit.....	200,000 00
Surplus beyond deposit and all other liabilities.....	328,743 65
Under special deposit in various States.....	\$52,757 95
Total liabilities, including statutory deposit and surplus,	<u>\$764,434 82</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$632,047 19
Deduct reinsurance, rebate, abatement, and return premiums.....	<u>261,972 20</u>
Actual cash premiums.....	<u>\$370,074 99</u>
Interest on bond and mortgage loans.....	5,492 60
Interest on other loans and bonds.....	18,591 94
Actual cash income.....	<u>\$394,159 53</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$32,547.69 occurring in previous years).....	<u>\$261,301 15</u>
Commissions and brokerage.....	57,440 90
Salaries and fees.....	39,295 19
Taxes.....	10,251 53
All other payments.....	26,814 95
Remitted home office.....	\$25,765 06
Actual cash expenditure.....	<u>\$395,103 72</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$35,032,712	\$464,748 61
Written or renewed during the year.....	46,793,361	635,576 30
Totals.....	\$81,826,073	\$1,100,324 91
Deduct those expired and marked off.....	44,358,581	576,539 53
In force at the end of the year.....	\$37,467,492	\$523,785 38
Deduct amount reinsured.....	8,771,975	138,578 77
Net amount in force.....	\$28,695,517	\$385,206 61

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$21,753,400	\$307,209 55	1-2	\$153,604 77
1884.....	Two years.....	27,040	336 51	1-4	84 13
1885.....		172,000	1,280 44	3-4	960 33
1883.....	Three years.....	1,143,493	14,443 60	1-6	2,407 26
1884.....		2,444,736	19,146 40	1-2	9,573 21
1885.....		1,843,574	24,904 41	5-6	20,753 68
1882.....	Four years.....	40,405	501 35	1-8	62 67
1883.....		.....	.....	..	.....
1884.....		1,500	22 00	5-8	13 75
1885.....		16,012	126 67	7-8	110 83
1881.....	Five years.....	273,400	3,296 62	1-10	329 66
1882.....		227,898	2,909 50	3-10	872 85
1883.....		145,999	2,381 82	1-2	1,190 91
1884.....		277,662	3,867 19	7-10	2,707 03
1885.....		328,398	4,780 55	9-10	4,302 50
Totals.....		\$28,695,517	\$385,206 61	....	\$196,973 58

Premiums received in U. S. since the admission of the Company....	\$1,957,398 93
Losses paid in United States since the admission of the Company....	1,113,272 87
Losses incurred during the year.....	261,939 80
Amount deposited in the State of New York for security of all policy-holders (market value).....	246,000 00
Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$123,000.00, liabilities, \$13,526.72; Oregon, \$61,500.00, liabilities, \$10,913.10; Georgia, \$30,750.00, liabilities, \$9,725.90; Virginia, \$18,450.00, liabilities, \$12,143.57; North Carolina, \$12,300.00, liabilities, \$6,448.66.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$1,009,800 00
Premiums received.....	11,811 25
Losses paid.....	2,016 55
Losses incurred.....	2,016 55

UNITED STATES BRANCH OF THE LIVERPOOL AND LONDON AND
GLOBE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

Admitted to the United States, 1851.

Resident Manager, JAMES E. PULSFORD, 45 William Street, New York City.*Trustees*,—ALEXANDER HAMILTON, JR., FRANCIS COTTENET, WILLIAM F. CARV,
JR., all of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders. . . \$300,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered.	\$1,325,000 00
Loans on bond and mortgage (first liens), not more than one year's interest due.	1,679,409 95
Interest due and accrued on mortgage loans.	32,478 13

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES AND STATE BONDS—			
United States currency 6 p. c.	\$365,000 00	\$486,578 75	
“ 4½ p. c.	475,000 00	535,562 50	
“ 4 p. c.	720,000 00	887,400 00	
New York 6 p. c.	45,000 00	51,975 00	
Mississippi pay warrants.	20,000 00	20,000 00	
MUNICIPAL BONDS—			
Richmond city 8 p. c.	5,000 00	6,775 00	
New York city gold 6 p. c.	50,000 00	62,750 00	
Boston city 5 p. c.	180,000 00	223,425 00	
Totals	\$1,860,000 00	\$2,274,466 25	2,274,466 25
Cash in banks.			244,462 16
Interest due and accrued on stocks and bonds.			1,306 15
Net cash in the hands of agents in course of transmission.			310,771 51
Rents due and accrued			1,914 14
All other property.			11,518 72
Assets at their actual value.			\$5,881,327 01

III. LIABILITIES.

Losses adjusted and unpaid.....	\$28,726 58	
Losses reported and unadjusted.....	254,655 71	
Losses resisted	80,632 97	
Gross amount of unpaid losses.....	\$364,015 26	
Deduct reinsurance.....	66,576 10	
Net amount of unpaid losses.....		\$297,439 16
Unearned premiums on risks, one year or less.....	\$1,306,594 16	
Unearned premiums on risks, more than one year...	1,167,192 75	
Unearned premiums as computed above.....		2,473,786 91
Reclaimable on perpetual policies.....		326,675 98
Net premium reserve under life department.....		104,572 86
Due for reinsurance.....		36,069 00
All other liability.....		53,679 91
Total liabilities, except statutory deposit and surplus.....	\$3,292,223 82	
Statutory deposit.....	200,000 00	
Surplus beyond statutory deposit and all other liabilities...	2,389,103 19	
Under special deposit in various States.....	\$285,382 51	
Total liabilities, including statutory deposit and surplus,		\$5,881,327 01

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$4,544,021 39	
Deduct reinsurance, rebate, abatement, and return premiums.....	990,515 03	
Actual cash premiums.....		\$3,553,506 36
Interest on bond and mortgage loans.....		59,685 83
Interest on bonds.....		96,255 91
Rents.....		66,136 65
Deposit premiums (less 5 p. c.) received for perpetual risks.....	\$8,698 56	
Life department income.....	7,937 11	
Actual cash income.....		\$3,775,584 75

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$272,087.14 occur- ring in previous years).....	\$2,241,154 72	
Deduct salvages and reinsurance.....	206,021 41	
Net amount paid for losses.....		\$2,035,133 31
Commissions and brokerage.....		611,666 56
Salaries and fees.....		192,603 60
Taxes.....		86,374 65
All other payments.....		194,254 86
Life department expenditure.....	\$31,852 68	
Deposit premiums returned on perpetual risks.....	8,112 66	
Actual cash expenditure.....		\$3,120,032 98

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$512,226,180	\$4,728,415 01
Written or renewed during the year.....	500,807,003	4,498,144 02
Totals	\$1,013,033,183	\$9,226,559 03
Deduct those expired and marked off....	446,713,232	4,053,394 38
In force at the end of the year.....	\$566,319,951	\$5,173,164 65
Deduct amount reinsured.....	49,168,955	359,025 05
Net amount in force.....	\$517,150,996	\$4,814,139 60

Recapitulation of Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less,	\$268,211,714	\$2,613,188 34	1-2	\$1,306,594 17
1884.....	} Two years..	3,968,067	36,681 88	1-4	9,170 47
1885.....		5,041,554	40,264 24	3-4	30,198 18
1883.....	} Three years....	38,290,850	346,311 13	1-6	57,718 52
1884.....		47,554,545	417,528 22	1-2	208,764 11
1885.....		54,729,369	451,632 68	5-6	376,360 57
1882.....	} Four years.....	1,309,246	10,176 56	1-8	1,272 07
1883.....		1,548,615	6,247 45	3-8	2,342 79
1884.....		898,077	11,468 36	5-8	7,167 74
1885.....		1,142,690	7,584 60	7-8	6,636 49
1881.....	} Five years.....	12,436,197	122,688 14	1-10	12,268 81
1882.....		19,825,890	181,240 36	3-10	54,372 09
1883.....		14,136,644	144,961 40	1-2	72,480 70
1884.....		18,016,733	181,837 04	7-10	127,285 90
1885.....		18,291,495	195,992 47	9-10	176,375 23
Perpetual.....		11,749,310	46,336 73	....	24,779 07
Totals.....		\$517,150,996	\$4,814,139 60	....	\$2,473,786 91

Premiums received in U. S. since the admission of the Company...	\$62,759,045 52
Losses paid in United States since the admission of the Company..	37,466,135 57
Losses incurred during the year.....	1,982,813 22
Amount deposited in different States for the security of all policy-holders.....	300,000 00
Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$123,250.00, liabilities, \$58,263.31; Oregon, \$61,625.00, liabilities, \$21,699.35; Virginia, \$55,462.50, liabilities, \$71,732.86; North Carolina, \$13,475.00, liabilities, \$34,913.96; Georgia, \$28,187.50, liabilities, \$47,231.78; Mississippi, \$26,162.50, liabilities, \$51,541.25.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$4,682,623 00
Premiums received.....	52,550 05
Losses paid.....	24,103 40
Losses incurred.....	24,779 40

UNITED STATES BRANCH OF THE LONDON ASSURANCE
CORPORATION,

LONDON, ENGLAND.

Admitted to the United States, July, 1872.

Resident Manager, JAMES MAY DUANE, No. 88 Wall Street, New York City..*Trustees*—JACOB POST, CHARLES M. FRY, GORDON NORRIE, HOWARD POTTER,
GOOLD HOYT REDMOND, all of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$270,000 00

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES BONDS—		
United States 4½ p. c. reg.....	\$1,110,000 00	\$1,251,525 00
Cash in principal office.....		915 58
Cash in bank.....		91,400 48
Net cash in the hands of agents in course of transmission.....		68,639 76
Assets of the Company at their actual value.....		\$1,412,480 82

III. LIABILITIES.

Net amount of unpaid losses.....	\$76,432 89
Unearned premiums on risks, one year or less.....	\$263,855 20
Unearned premiums on risks, more than one year....	229,739 45
Unearned premiums as computed above.....	493,594 65
Amount reclaimable on perpetual policies.....	1,751 82
Total liabilities, except statutory deposit and surplus.....	\$571,779 36
Statutory deposit	200,000 00
Surplus beyond statutory deposit and all liabilities.....	640,701 46
Under special deposits in various States.....	\$89,033 14
Total liabilities, including statutory deposit and surplus,	\$1,412,480 82

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$836,179 74	
Deduct reinsurance, rebate, abatement, and return premiums	150,899 79	
Actual cash premiums.....		\$685,279 95
Interest on bonds.....		49,850 00
Actual cash income.....		\$735,129 95

V. EXPENDITURE DURING THE YEAR.

Net amount paid for losses.....		\$439,566 09
Commissions and brokerage		119,165 77
Salaries and fees.....		37,202 42
Taxes.....		20,345 02
All other payments		55,732 83
Amount remitted home office.....	\$16,097 52	
Deposits returned on perpetuals.....	110 00	
Actual cash expenditure.....		\$672,012 13

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$101,683,435	\$1,017,049 41
Written or renewed during the year... ..	91,188,087	845,727 72
Totals	\$192,871,522	\$1,862,777 13
Deduct those expired and marked off.....	84,743,086	824,658 42
In force at the end of the year.....	\$108,128,436	\$1,038,118 71
Deduct amount reinsured.....	5,556,938	23,862 01
Net amount in force.....	\$102,571,498	\$1,014,256 70

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885....	One year or less,	\$52,881,011	\$527,710 40	1-2	\$263,855 20
1884....	Two years.....	231,407	719 86	1-4	179 96
1885....		86,279	122 74	3-4	92 06
1883....	Three years....	9,860,185	97,996 10	1-6	16,332 68
1884....		8,797,846	82,328 18	1-2	41,164 09
1885....		9,820,330	84,500 54	5-6	70,417 12
1882....	Four years.....	237,479	2,780 29	1-8	347 54
1883....		234,973	2,602 13	3-8	975 81
1884....		43,443	54 88	5-8	34 30
1885....		151,008	598 16	7-8	523 39
1881....		4,089,212	44,183 89	1-10	4,418 39
1882....	Five years.....	5,048,771	52,498 34	3-10	15,749 50
1883....		4,374,390	46,255 97	1-2	23,127 99
1884....		3,265,055	33,392 32	7-10	23,374 62
1885....		3,359,809	36,595 63	9-10	32,936 07
.....	Over five years..	9,500	73 25	....	65 93
.....	Perpetual.....	80,800	1,844 02	$\frac{85}{100}$	1,751 82
Totals.....		\$102,571,498	\$1,014,256 70	....	\$495,346 47

Premiums received in United States since admission of the Company,	\$7,675,303 81
Losses paid in United States since the admission of Company.....	4,355,849 73
Losses incurred during the year.....	413,861 00
Amount deposited in the State of New York for security of all policy-holders (market value).....	304,425 00
Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$112,750.00, liabilities, \$36,382.29; Virginia, \$56,375.00, liabilities, \$20,372.29; Oregon, \$56,375.00, liabilities, \$5,878.62; Georgia, \$28,187.50, liabilities, \$17,275.65; North Carolina, \$11,275.00, liabilities, \$9,124.29. Total special deposits, \$264,962.50; total liabilities, \$89,033.14.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$1,149,760 00
Premiums received.....	12,503 06
Losses paid.....	9,133 60
Losses incurred.....	9,232 60

UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE
FIRE INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

Admitted to the United States, July, 1879.

Special Agent for United States, JAMES YEREANCE, New York, N. Y.*Trustees*—ALFRED FRANCIS BARNARD and THOMAS DAVIS.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$295,000 00

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value	
UNITED STATES BONDS—			
United States reg. 4 p. c., 1907....	\$285,000 00	\$350,906 25	
“ “ 4½ p. c., 1891..	235,000 00	264,668 75	
“ “ 3 p. c.....	10,000 00	10,400 00	
RAILROAD BONDS—			
C. & N. W. con. g. reg. 7 p. c., 1902,	75,000 00	97,125 00	
N. Y. C. & H. R. 1st m. reg. 7 p. c., 1903,	75,000 00	99,843 00	
N. Y. & Har. 1st m. reg. 7 p. c., 1900,	100,000 00	137,750 00	
C., B. & Q. 1 m. r. 4 p. c. (1a. div.), 1919,	100,000 00	99,500 00	
Del. & Hud. 1st m. reg. 7 p. c., 1891,	72,000 00	82,800 00	
“ “ “ “ “ 1894,	3,000 00	3,570 00	
“ “ “ “ “ 1917,	25,000 00	34,000 00	
C., R. I. & Pac. 1st m. reg. 6 p. c., 1917,	15,000 00	19,650 00	
L. S. & M. S. 1st m. reg. 7 p. c., 1900,	38,000 00	48,450 00	
Totals	\$1,033,000 00	\$1,248,663 00	\$1,248,663 00
Cash in principal office.....			31,773 37
Cash in banks			72,767 10
Interest accrued on stocks.....			14 19
Net cash in the hands of agents in course of transmission.....			74,680 00
All other property.....			457 64
Assets of the Company at their actual value.....			\$1,428,355 30

III. LIABILITIES.

Losses adjusted and unpaid.....	\$42 50	
Losses reported and unadjusted.....	24,141 81	
Losses resisted.....	24,068 00	
Gross amount of unpaid losses.....	\$48,252 31	
Deduct reinsurance.....	18 59	
Net amount of unpaid losses.....		\$48,233 72
Unearned premiums on risks, one year or less.....	\$389,485 47	
Unearned premiums on risks, more than one year...	270,654 71	
Unearned premiums as computed above.....		660,140 18
Amount reclaimable for perpetual policies.....		2,308 07
Due and accrued for salaries, etc.....		3,885 78
Taxes.....		5,411 40
Reinsurance.....		1,000 00
Total liabilities, except statutory deposit and surplus.....	\$720,979 15	
Statutory deposit.....	200,000 00	
Surplus beyond statutory deposit and all other liabilities...	507,376 15	
Under special deposit in various States.....	\$65,984 72	
Total liabilities, including statutory deposit and surplus,		\$1,428,355 30

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,281,354 96	
Deduct reinsurance, rebate, abatement, and return premiums.....	283,069 84	
Actual cash premiums.....		\$998,285 12
Interest on bonds.....		54,814 96
Deposit premiums for perpetual risks.....	\$1,274 94	
Actual cash income.....		\$1,053,100 08

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$75,308.40 occur- ring in previous years).....	\$646,082 37	
Deduct salvages and reinsurance.....	55,024 90	
Net amount paid for losses.....		\$591,057 47
Commissions and brokerage.....		197,463 62
Salaries and fees.....		58,676 24
Taxes.....		25,956 96
All other payments.....		54,188 56
Actual cash expenditure.....		\$927,342 85

VI. MISCELLANEOUS.

Risks and Premiums (excluding Perpetuals).

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$125,605,265 55	\$1,241,803 97
Written or renewed during the year.....	128,786,442 68	1,279,897 63
Totals	\$254,391,708 23	\$2,521,701 60
Deduct those expired and marked off....	116,352,469 89	1,125,057 03
In force at the end of the year.....	\$138,039,238 34	\$1,396,644 57
Deduct amount reinsured.....	7,231,784 35	96,803 34
Net amount in force.....	\$130,807,453 99	\$1,299,841 23

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fraction unearned.	Premiums unearned.
1885.....	One y'r or less,	\$71,110,877 65	\$778,970 94	$\frac{1}{2}$	\$389,485 47
1884.....	Two years...	787,530 00	7,583 15	$\frac{1}{4}$	1,895 78
1885.....		968,260 00	7,141 99	$\frac{3}{4}$	5,356 49
1883.....	Three years...	14,658,761 38	114,381 05	$\frac{1}{6}$	19,063 51
1884.....		12,847,589 64	100,692 89	$\frac{1}{2}$	50,346 44
1885.....		15,793,580 00	123,758 77	$\frac{5}{6}$	103,132 30
1882.....	Four years...	96,517 16	1,141 86	$\frac{1}{8}$	142 73
1883.....		203,369 53	2,385 95	$\frac{3}{8}$	894 73
1884.....		234,785 50	1,703 82	$\frac{5}{8}$	1,064 89
1885.....		354,805 00	2,157 38	$\frac{7}{8}$	1,887 70
1881.....	Five years...	1,591,084 69	18,133 45	$\frac{1}{10}$	1,813 34
1882.....		2,990,264 28	32,648 24	$\frac{9}{10}$	9,794 47
1883.....		3,285,373 84	35,461 63	$\frac{1}{2}$	17,730 81
1884.....		2,912,229 23	34,421 92	$\frac{7}{10}$	24,095 34
1885.....		2,753,626 09	33,626 06	$\frac{3}{10}$	30,263 45
1881.....	Six years....	1,500 00	37 50	$\frac{1}{4}$	9 37
1882.....		5,000 00	225 00	$\frac{5}{12}$	93 75
1883.....		8,000 00	121 78	$\frac{7}{12}$	71 04
1885.....		20,000 00	80 75	$\frac{11}{12}$	74 02
1880.....		40,100 00	1,405 00	$\frac{3}{14}$	301 07
1881.....	Seven years...	11,000 00	279 75	$\frac{5}{14}$	99 91
1882.....		53,500 00	1,210 35	$\frac{9}{14}$	605 17
1883.....		11,000 00	422 50	$\frac{5}{14}$	271 60
1884.....		15,000 00	380 00	$\frac{11}{14}$	298 57
1885.....		18,700 00	287 00	$\frac{13}{14}$	266 50
1883.....	Nine years...	2,000 00	140 00	$\frac{1}{10}$	101 11
1882.....		1,500 00	22 50	$\frac{13}{20}$	14 62
1883.....	Ten years....	1,500 00	15 00	$\frac{15}{20}$	11 25
1885.....		20,000 00	405 00	$\frac{19}{20}$	384 75
1880.....	Ninety years.	10,000 00	600 00	$\frac{95}{100}$	570 00
Totals.....		\$130,807,453 99	\$1,299,841 23	....	\$660,140 18

Premiums received in U. S. since the admission of the Company,	\$6,265,868 83
Losses paid in the United States since the admission of the Company,	4,009,963 43
Losses incurred during the year.....	542,264 54
Deposited in New York State for security of all policy-holders.....	295,000 00
Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$123,125.00, liabilities, \$32,575.68; Virginia, \$61,562.50, liabilities, \$10,286.79; Oregon, \$61,562.50, liabilities, \$7,039.80; Georgia, \$30,781.25, liabilities, \$11,649.47; North Carolina, \$10,400.00, liabilities, \$4,432.98.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$1,026,773 31
Premiums received.....	14,151 74
Losses paid.....	833 41
Losses incurred.....	1,210 41

UNITED STATES BRANCH OF THE NORTH BRITISH AND
MERCANTILE INSURANCE COMPANY,

LONDON AND EDINBURGH, GREAT BRITAIN.

Admitted to the United States, August, 1866.

Resident Managers—CHAS. E. WHITE, SAM. P. BLAGDEN, No. 54 William Street,
New York City.

Trustees—SOLON HUMPHREYS, DAVID DOWS, EGISTO PAVLO FABRI,
all of New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in U. S. for security of all policy-holders (par)... \$200,000 00

II. ASSETS.

Bonds and proceeds of Bonds owned by the Company.

UNITED STATES AND STATE BONDS—	Par Value.	Market Value.
United States 4 p. c., 1907, reg. . .	\$500,000 00	\$616,250 00
United States cur, 6 p. c., 1899, reg.,	100,000 00	135,000 00
“ “ 6 p. c., 1898, “	137,000 00	182,210 00
“ “ 6 p. c., 1897, “	35,000 00	45,500 00
“ “ 6 p. c., 1896, “	30,000 00	38,400 00
“ “ 6 p. c., 1895, “	18,000 00	22,680 00
“ “ 4½ p.c., 1891, “	861,000 00	970,777 50

	Par value.	Market value.	
S. C. 6 p. c. con. Brown, 1893....	\$12,500 00	\$13,750 00	
Alabama, class A, coup., 1906....	10,000 00	10,200 00	
Tenn. settlement 6 p. c. cou., 1913,	1,100 00	1,100 00	
Virginia reg. 10-40s, 1919.....	46,300 00	23,150 00	
Virginia deferred certificates.....	18,666 67	2,426 67	
Cash held by trustees, proceeds of Tennessee bonds (sold).....	11,741 89	11,741 89	
RAILROAD BONDS—			
Baltimore & Ohio 5 p. c., 1925....	200,000 00	216,000 00	
N. Y. Cen. & Hud. River 1st mort. 7 p. c., 1903, registered.....	500,000 00	672,500 00	
MISCELLANEOUS—			
N. Y. Co. 7 p. c. assessment fund stock, 1903, registered.....	22,000 00	30,800 00	
N. Y. City 7 p. c. city parks im- provement fund stock, 1902, reg.,	5,000 00	6,950 00	
N. Y. City 7 p. c. Croton water main stock, 1900, registered....	10,000 00	13,700 00	
N. Y. Co. 7 p. c. soldiers' bounty fund bond No. 3, 1896, reg....	9,000 00	11,700 00	
N. Y. City 7 p. c. consol'd stock, 1894, registered.....	3,000 00	3,810 00	
Totals	\$2,530,308 56	\$3,028,646 06	\$3,028,646 06
Cash in principal office			448 80
Cash in bank			123,662 95
Interest due and accrued on stocks.....			32,658 00
Net cash in the hands of agents in course of transmission.....			183,234 21
Premiums unpaid, more than three months due.....		\$6,583 19	
Assets at their actual value.....			\$3,368,650 02

III. LIABILITIES.

Losses adjusted and unpaid.....	\$47,640 06	
Losses reported and unadjusted.....	66,825 44	
Losses resisted	36,422 27	
Gross amount of unpaid losses.....		\$150,887 77
Unearned premiums on risks, one year or less	\$649,060 73	
Unearned premiums on risks, more than one year...	549,352 94	
Unearned premiums as computed above.....		1,198,413 67
All other liabilities.....		2,929 65
Total liabilities, except statutory deposit and surplus.....	\$1,352,231 09	
Statutory deposit	200,000 00	
Surplus beyond all liabilities.....		1,816,418 93
Under special deposit in various States	\$144,136 52	
Total liabilities, including statutory deposit and surplus..		\$3,368,650 02

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,204,260 88
Deduct reinsurance, rebate, abatement, and return premiums	481,579 00
Actual cash premiums.....	\$1,722,681 88
Interest on bonds.....	129,768 65
Actual cash income.....	\$1,852,450 53

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$139,300.00 occurring in previous years).....	\$1,009,806 03
Commissions and brokerage.....	294,727 99
Salaries and fees.....	183,554 44
Taxes.....	41,840 11
All other payments.....	51,433 06
Actual cash expenditure.....	\$1,581,361 63

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$233,304,514	\$2,265,340 94
Written or renewed during the year.....	210,050,003	1,998,616 07
Totals	\$443,354,517	\$4,263,957 01
Deduct those expired and marked off.....	198,110,686	1,802,044 68
In force at the end of the year.....	\$245,243,831	\$2,461,912 33
Deduct amount reinsured.....	14 684,160	86,189 12
Net amount in force.....	\$230,559,671	\$2,375,723 21

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$113,614,105	\$1,298,121 47	1-2	\$649,060 73
1884.....	Two years.....	508,816	4,537 01	1-4	1,134 25
1885.....		611,160	4,860 85	3-4	3,645 63
1883.....	Three years....	21,904,490	190,195 84	1-6	31,699 30
1884.....		20,374,807	175,463 27	1-2	87,731 63
1885.....		24,956,522	221,807 42	5-6	184,839 50
1882.....	Four years.....	2,156,048	18,823 10	1-8	2,352 88
1883.....		2,265,323	21,624 30	3-8	8,109 09
1884.....		404,228	3,975 68	5-8	2,484 80
1885.....		453,687	4,316 41	7-8	3,776 85
1881.....	Five years.....	6,746,497	60,474 67	1-10	6,047 47
1882.....		11,610,666	104,272 94	3-10	31,281 87
1883.....		9,637,435	93,977 80	1-2	46,988 90
1884.....		7,597,873	83,421 57	7-10	58,395 05
1885.....		7,718,014	89,850 88	9-10	80,865 72
Totals.....		\$230,559,671	\$2,375,723 21	....	\$1,198,413 67

Premiums received in U. S. since the admission of the Company....	\$24,655,649 41
Losses paid in United States since the admission of the Company..	16,220,138 03
Losses incurred during the year.....	981,313 83
Amount deposited in State of New York for security of all policy-holders (market value).....	245,250 00
Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$133,000.00, liabilities, \$68,208.16; Oregon, \$64,690.00, liabilities, \$12,362.84; Virginia, \$54,776.67, liabilities, \$19,521.62; Georgia, \$28,187.50, liabilities, \$25,359.40; North Carolina, \$13,500.00, liabilities, \$18,684.50.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$3,150,923 00
Premiums received	35,544 27
Losses paid.....	28,057 86
Losses incurred	27,133 18

UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY,

LONDON, ENGLAND.

Admitted to the United States, December, 1875.

Resident Manager and Attorney, HENRY H. HALL, 153 Broadway, N. Y. City.*Trustees*—JAMES B. JOHNSON, EDWARD KING, WILLIAM A. HADDEN, all of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

II. ASSETS.

Bonds owned by the Company.

				Par value.	Market value.
UNITED STATES AND STATE BONDS—					
U. S. 4½ p. c. fund. ln., 1891, reg.,				\$106,000 00	\$119,515 00
" 4 " " 1907, "				94,000 00	116,785 00
" 4 " " 1907, "				100,000 00	124,250 00
" 4 " " 1907, "				50,000 00	62,125 00

	Par value.	Market value.	
U. S. 4½ p. c. fund. ln., 1891, reg.,	\$25,000 00	\$28,187 00	
“ 4 “ “ 1907, “	10,000 00	12,425 00	
“ 4 “ “ 1907, “	50,000 00	62,125 00	
“ 4 “ “ 1907, “	252,150 00	313,296 37	
Massachusetts, 1889, 1891 and 1900,	88,000 00	96,800 00	
MUNICIPAL BONDS—			
City of Boston, 1893.....	50,000 00	55,000 00	
“ “ 1899.....	79,500 00	91,425 00	
City of St. Louis, 1893.....	40,000 00	44,000 00	
City of Providence, 1895.....	52,500 00	58,800 00	
Totals.....	\$997,150 00	\$1,184,733 37	\$1,184,733 37
Cash in principal office.....			998 74
Cash deposited in banks.....			58,927 00
Net cash in the hands of agents in course of transmission.....			83,191 61
Assets at their actual value.....			\$1,327,850 72

III. LIABILITIES.

Losses adjusted and unpaid.....	\$22,039 61	
Losses reported and unadjusted.....	21,726 81	
Losses resisted.....	32,099 60	
Gross amount of unpaid losses.....		\$75,866 02
Unearned premiums on risks, one year or less.....	\$338,514 05	
Unearned premiums on risks, more than one year....	192,404 69	
Unearned premiums as computed above.....		530,918 74
Total liabilities, except statutory deposit and surplus.....		\$606,784 76
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		521,065 96
Under special deposits in various States.....	\$62,648 16	
Total liabilities, including statutory deposit and surplus,		\$1,327,850 72

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,012,052 04	
Deduct reinsurance, rebate, abatement and return premiums.....	179,090 91	
Actual cash premiums.....		\$832,961 13
Interest on bonds.....		44,009 10
Amount received from home office.....	\$40,000 00	
Actual cash income.....		\$876,970 23

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$67,045.98 occurring in previous years).....	\$539,085 57	
Deduct salvages and reinsurance.....	7,781 14	
Net amount paid for losses.....		\$531,304 43
Commissions and brokerage.....		140,506 62
Salaries and fees.....		74,366 58
Taxes.....		24,094 30
All other payments.....		68,645 52
Amount remitted home office.....	\$54,854 75	
Actual cash expenditure.....		\$838,917 45

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$76,310,922 70	\$906,365 88
Written or renewed during the year.....	98,615,825 00	1,013,867 63
Totals.....	\$174,926,747 70	\$1,920,233 51
Deduct those expired and marked off.....	78,958,111 70	886,433 54
In force at the end of the year.....	\$95,968,636 00	\$1,033,799 97
Deduct amount reinsured.....	1,782,480 00	15,898 07
Net amount in force.....	\$94,186,156 00	\$1,017,901 90

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1885....	One year or less.	\$58,343,095	\$677,028 10	1-2	\$338,514 05
1884.....	Two years.....	65,935	688 21	1-4	172 05
1885.....		53,261	276 24	3-4	207 18
1883.....	Three years....	4,998,115	49,619 07	1-6	8,269 84
1884.....		7,790,445	66,468 92	1-2	33,234 46
1885.....		9,214,231	82,627 20	5-6	68,856 00
1882.....	Four years.....	365,487	3,338 14	1-8	417 26
1883.....		220,745	2,351 77	3-8	881 91
1884.....		199,432	2,084 20	5-8	1,302 62
1885.....		142,955	1,486 18	7-8	1,300 40
1881.....	Five years.....	1,394,015	14,611 80	1-10	1,461 18
1882.....		2,175,400	18,980 51	3-10	5,694 15
1883.....		2,802,609	30,271 08	1-2	15,135 54
1884.....		2,900,841	29,001 61	7-10	20,301 12
1885.....		3,519,590	39,068 87	9-10	35,170 98
Totals.....		\$94,186,156	\$1,017,901 90	....	\$530,918 74

Premiums received in the U. S. since the admission of the Company,	\$5,374,603 98
Losses paid in United States since the admission of the Company..	3,219,958 50
Losses incurred during the year.....	518,030 09
Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$124,250, liabilities, \$31,274.79; Virginia, \$62,125, liabilities, \$10,618.36; Georgia, \$28,187, liabilities, \$11,149.27; North Carolina, \$12,425, liabilities, \$3,716.42; Oregon, \$62,125, liabilities, \$5,879.32.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$1,122,479 00
Premiums received.....	13,073 21
Losses paid.....	9,317 79
Losses incurred	8,478 01

UNITED STATES BRANCH OF THE NORWICH UNION FIRE
INSURANCE SOCIETY,

NORWICH, ENGLAND.

Admitted to the United States, March, 1879.

Resident Managers—CHARLES PLEASANT FRAME, JAMES MONTGOMERY HARE
No. 67 Wall Street, New York City.

Trustees—HENRY FOSTER HITCH, FREDERICK CHAUNCEY,
JAMES AGUSTUS HEWLETT.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$300,000 00

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c. reg.....	\$545,000 00	\$671,712 50	
MUNICIPAL BONDS—			
New York city 7 p. c.....	127,000 00	149,860 00	
“ “ 6 p. c.....	35,000 00	47,250 00	
RAILROAD BONDS—			
N. Y. C. & Hud. Riv. 1st m. 7 p. c.,	75,000 00	103,125 00	
Totals.....	\$782,000 00	\$971,947 50	\$971,947 50

Cash in principal office.....	\$509 37
Cash in banks.....	154,919 97
Interest due and accrued on stocks.....	10,606 67
Net cash in the hands of agents in course of transmission.....	19,603 79
Reinsurance due the Company.....	26 93
Assets of the Company at their actual value.....	<u>\$1,157,614 23</u>

III. LIABILITIES.

Gross amount of unpaid losses.....	\$87,723 86
Deduct reinsurance.....	4,943 35
Net amount of unpaid losses.....	<u>\$82,780 51</u>
Unearned premiums on risks, one year or less.....	\$305,133 38
Unearned premiums on risks, more than one year...	178,668 87
Unearned premiums as computed above.....	<u>\$483,802 25</u>
Due and accrued for salaries, etc.....	1,000 00
Total liabilities, except statutory deposit and surplus.....	<u>\$567,582 76</u>
Statutory deposit.....	200,000 00
Surplus beyond all liabilities.....	390,031 47
Under special deposits in various States.....	\$60,936.20
Total liabilities, including statutory deposit and surplus....	<u>\$1,157,614 23</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$903,713 89
Deduct reinsurance, rebate, abatement, and return premiums.....	<u>150,590 44</u>
Actual cash premiums.....	<u>\$753,123 45</u>
Interest on bonds.....	39,030 19
Actual cash income.....	<u>\$792,153 64</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$56,544.14 occur- ring in previous years).....	\$488,661 58
Deduct salvages and reinsurance.....	<u>30,829 34</u>
Net amount paid for losses.....	<u>\$457,832 24</u>
Commissions and brokerage.....	127,063 07
Salaries, fees, etc.....	50,473 28
Taxes.....	16,677 18
All other payments.....	<u>48,514 58</u>
Actual cash expenditure.....	<u>\$700,560 35</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$85,374,190	\$845,632 44
Written or renewed during the year.....	92,688,591	898,171 48
Totals	\$178,062,781	\$1,743,803 92
Deduct those expired and marked off.....	82,180,763	775,109 63
In force at the end of the year.....	\$95,882,018	\$968,694 29
Deduct amount reinsured.....	3,487,173	30,982 62
Net amount in force.....	\$92,394,845	\$937,711 67

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less,	\$55,832,118	\$610,266 76	1-2	\$305,133 38
1884.....	Two years.....	602,206	5,197 09	1-4	1,299 27
1885.....		694,389	5,535 09	3-4	4,151 31
1883.....	Three years....	6,447,197	56,016 38	1-6	9,336 06
1884.....		7,976,750	68,059 29	1-2	34,029 64
1885.....		8,552,613	73,963 14	5-6	61,635 95
1882.....	Four years.....	170,825	433 06	1-8	162 39
1883.....		105,851	1,038 05	3-8	648 75
1884.....		158,875	1,328 94	5-8	1,162 77
1885.....		1,429,748	13,314 78	7-8	1,331 48
1881.....	Five years.....	2,253,049	19,941 71	1-10	5,982 51
1882.....		2,584,080	24,876 62	3-10	12,438 31
1883.....		2,623,897	27,381 01	1-2	19,166 70
1884.....		2,963,247	30,359 75	7-10	27,323 73
1885.....		.....	.....	.....	.....
Totals		\$92,394,845	\$937,711 67	....	\$483,802 25

Premiums received in U. S. since the admission of the Company.... \$3,631,415 60

Losses paid in U. S. since the admission of the Company..... 2,035,238 64

Losses incurred during the year..... 455,011 47

Amount deposited in New York State for security of all policy-holders, par value..... 300,000 00

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$100,000.00, liabilities, \$23,694 92; Oregon, \$50,000.00, liabilities, \$6,379.54; Georgia, \$25,000.00, liabilities, \$14,849.40; Virginia, \$33,000 00, liabilities, \$16,012.34.

Total deposits, par value, \$208,000.00; liabilities, \$60,936.20.

Business in Connecticut, 1885.

Fire risks taken (no inland)	\$1,296,568 00
Premiums received.....	16,640 34
Losses paid.....	12,593 90
Losses incurred.....	12,081 96

UNITED STATES BRANCH OF THE PHŒNIX ASSURANCE COMPANY,

LONDON, ENGLAND.

Admitted to the United States, September, 1879.

Resident Manager—ALEXANDER D. IRVING, 67 Wall Street, New York City.*Trustees*—JOSEPH A. DEAN, GEORGE CABOT WARD, JONH DURR, all of New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c. reg.	\$505,000 00	\$621,781 25	
“ “ 4½ p. c.	233,000 00	262,707 50	
“ “ 4 p. c.	505,000 00	621,781 25	
Totals	\$1,243,000 00	\$1,506,270 00	\$1,506,270 00
Cash deposited in banks and with trustees.....			138,767 52
Interest due and accrued on stocks and bonds.....			10,100 00
Net cash in the hands of agents in course of transmission.....			89,603 06
Assets of the Company at their actual value.....			\$1,744,740 58

III. LIABILITIES.

Losses adjusted and unpaid.....	\$30,413 00	
Losses reported and unadjusted	191,197 00	
Losses resisted.....	30,200 00	
Gross amount of unpaid losses.....	\$251,810 00	
Deduct reinsurance.....	83,323 00	
Net amount of unpaid losses.....		\$168,487 00

Unearned premiums on risks, one year or less.....	\$557,993 23
Unearned premiums on risks, more than one year....	480,894 50
Unearned premiums as computed above.....	<u>\$1,038,887 73</u>
Total liabilities, except statutory deposit and surplus.....	\$1,207,374 73
Statutory deposit.....	200,000 00
Surplus beyond all liabilities.....	337,365 85
Under special deposit in various States.....	\$93,106 72
Total liabilities, including statutory deposit and surplus,	<u>\$1,744,740 58</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$2,263,209 80
Deduct reinsurance, rebate, abatement and return premiums	<u>448,504 86</u>
Actual cash premiums.....	\$1,814,704 94
Interest on bonds.....	48,665 30
Received from home office	\$198,307 25
Actual cash income.....	<u>\$1,863,370 24</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses	\$1,148,528 48
Deduct salvages and reinsurance.....	<u>98,000 62</u>
Net amount paid for losses.....	\$1,050,520 86
Commissions and brokerage.....	352,058 45
Salaries and fees.....	86,713 41
Taxes	41,312 64
All other payments.....	122,796 06
Remitted home office.....	\$179,588 92
Actual cash expenditure.....	<u>\$1,653,401 42</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$172,096,095	\$1,593,513 75
Written or renewed during the year.....	<u>312,227,136</u>	<u>2,266,727 77</u>
Totals	\$484,323,231	\$3,860,241 52
Deduct those expired and marked off....	<u>241,007,737</u>	<u>1,590,815 52</u>
In force at the end of the year.	\$243,315,494	\$2,269,426 00
Deduct amount reinsured	<u>19,018,772</u>	<u>136,532 81</u>
Net amount in force.....	\$224,296,722	\$2,132,893 19

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.	\$111,875,399	\$1,144,274 33	$\frac{1}{2}$	\$557,993 23
1884	Two years	6,210,534	47,957 81	$\frac{1}{4}$	11,989 45
1885		2,273,912	26,166 87	$\frac{3}{4}$	19,625 16
1883		16,151,985	138,350 96	$\frac{1}{6}$	23,058 49
1884	Three years	19,153,127	159,754 13	$\frac{1}{2}$	79,877 06
1885		18,768,071	143,005 89	$\frac{5}{6}$	119,171 58
1882	Four years	360,756	3,448 47	$\frac{1}{8}$	431 06
1883		458,868	4,141 87	$\frac{3}{8}$	1,553 20
1884		701,545	5,175 61	$\frac{5}{8}$	3,234 76
1885		399,968	3,644 47	$\frac{7}{8}$	3,188 91
1881		8,635,482	80,530 09	$\frac{1}{10}$	8,053 00
1882	Five years	11,948,554	105,059 35	$\frac{3}{10}$	31,517 80
1883		12,283,096	120,119 00	$\frac{1}{2}$	60,059 50
1884		8,257,591	80,801 62	$\frac{7}{10}$	56,561 13
1885		6,747,784	68,903 18	$\frac{9}{10}$	62,012 86
1884	Six years	19,300	206 52	$\frac{9}{12}$	154 89
1880	Seven years	18,000	697 77	$\frac{3}{4}$	149 52
1881		800	12 00	$\frac{5}{4}$	4 29
1882		18,000	305 00	$\frac{7}{4}$	152 50
1884		4,500	42 50	$\frac{11}{4}$	33 40
1879	Eight years	3,500	245 00	..	22 81
1884	Ten years	5,950	50 75	$\frac{17}{20}$	43 13
Totals		\$224,296,722	\$2,132,893 19	..	\$1,038,887 73
Premiums received in U. S. since the admission of the Company					\$6,360,219 65
Losses paid in United States since the admission of the Company . .					3,795,693 43
Losses incurred during the year					1,045,594 86
Amount deposited for the exclusive protection of policy-holders in the					
States of Ohio, \$123,125.00, liabilities, \$34,760.90; Georgia,					
\$30,781.25, liabilities, \$18,782.67; Virginia, \$24,625.00, liabilities,					
\$23,351 92; Oregon, \$61,062.50, liabilities, \$9,826.56;					
North Carolina, \$12,312.50, liabilities, \$6,384.67.					
Total special deposits					251,906 25
Liabilities thereunder					93,106 72

Business in Connecticut, 1885.

Fire risks taken (no inland)	\$1,273,962 55
Premiums received	16,283 28
Losses paid	13,713 11
Losses incurred	13,237 00

UNITED STATES BRANCH OF THE QUEEN INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

Admitted to the United States, May, 1866.

Resident Manager, JAMES A. McDONALD, 37 to 39 Wall Street, New York City.

Trustees—SAMUEL D. BABCOCK, WILLIAM H. MACY, JAMES M. MORRISON,
New York City.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders... \$200,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered..... \$357,928 92

Stock and Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 4 p. c.....	\$672,300 00	\$827,769 37
“ 4½ p. c.....	84,000 00	94,395 00
Mississippi 4 p. c.....	20,000 00	20,000 00
RAILROAD BONDS—		
N. Y., Lackawanna & Western 6 p. c.,	100,000 00	109,139 39
Chicago & Southwestern 7 p. c....	10,000 00	12,750 00
North Wisconsin 6 p. c.....	10,000 00	12,750 00
Chic., Burlington & Quincy 7 p. c.,	10,000 00	13,450 00
Chicago, Rock Island & Pac. 6 p. c.,	5,000 00	6,600 00
Fremont, Elkhorn & Mo. 6 p. c....	10,000 00	11,450 00
Chicago, Milwaukee & St. Paul (Dubuque division) 6 p. c....	10,000 00	11,300 00
Chicago, Milwaukee & St. Paul (Chic. & Pac. W. div.) 5 p. c....	10,000 00	10,300 00
Chicago, Milwaukee & St. Paul (Wis. & Minn. div.) 5 p. c....	10,000 00	10,270 00
Chicago & Northwestern 5 p. c....	10,000 00	10,818 75
Baltimore & Ohio 5 p. c.....	10,000 00	10,737 50
Pennsylvania 4½ p. c.....	10,000 00	10,275 00
MISCELLANEOUS—		
Farmers Loan & Trust Co. stock..	10,000 00	40,000 00
Totals	\$991,300 00	\$1,212,005 01

\$1,212,005 01

Cash in principal office.....	\$14,150 91
Cash deposited in banks and with trustees.....	91,078 95
Interest due and accrued on stocks.....	11,797 99
Net cash in the hands of agents in course of transmission.....	151,707 64
Rents due and accrued.....	2,866 70
Assets of the Company at their actual value.....	<u>\$1,841,536 12</u>

III. LIABILITIES.

Losses adjusted and unpaid.....	\$51,289 89
Losses reported and unadjusted.....	67,457 73
Losses resisted.....	32,538 89
Gross amount of unpaid losses.....	<u>\$151,286 51</u>
Deduct reinsurance.....	12,943 48
Net amount of unpaid losses.....	\$138,343 03
Unearned premiums on risks, one year or less.....	\$531,419 94
Unearned premiums on risks, more than one year....	446,242 87
Unearned premiums as computed above.....	<u>977,662 81</u>
Total liabilities, except statutory deposit and surplus.....	<u>\$1,116,005 84</u>
Statutory deposit.....	200,000 00
Surplus beyond all liabilities.....	525,530 28
Under special deposits in various States.....	<u>\$155,311.96</u>
Total liabilities, including statutory deposit and surplus...	<u>\$1,841,536 12</u>

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,669,867 95
Deduct reinsurance, rebate, abatement, and return premiums.....	<u>403,830 66</u>
Actual cash premiums.....	\$1,266,037 29
Interest on bonds and dividends on stocks.....	45,092 48
Rents.....	<u>10,265 33</u>
Actual cash income.....	<u>\$1,321,395 10</u>

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$132,796.04 occur- ring in previous years).....	\$892,086 76
Deduct salvage and reinsurance.....	<u>63,787 28</u>
Net amount paid for losses.....	\$828,299 48
Commissions and brokerage.....	176,901 81
Salaries and fees.....	82,963 24
Taxes.....	38,524 78
All other payments.....	<u>76,975 00</u>
Actual cash expenditure.....	<u>\$1,203,664 31</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$157,142,903	\$1,649,889 78
Written or renewed during the year.....	153,673,267	1,666,898 28
Totals.....	\$310,816,170	\$3,316,788 06
Deduct those expired and marked off.....	132,270,986	1,394,940 02
In force at the end of the year.....	\$178,545,184	\$1,921,848 04
Deduct amount reinsured.....	6,062,296	58,868 69
Net amount in force.....	\$172,482,888	\$1,862,979 35

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$90,568,954	\$1,062,839 91	1-2	\$531,419 94
1884.....	Two years.....	1,471,681	5,365 83	1-4	1,341 45
1885.....		408,636	3,655 99	3-4	2,741 98
1883.....	Three years....	11,347,939	104,890 12	1-6	17,481 67
1884.....		14,392,695	124,688 00	1-2	62,343 99
1885.....		15,480,355	146,904 72	5-6	122,420 60
1882.....	Four years.....	179,968	1,658 44	1-8	207 30
1883.....		313,058	3,108 06	3-8	1,165 50
1884.....		1,719,643	8,357 42	5-8	5,223 29
1885.....		333,784	3,772 93	7-8	3,301 31
1881.....		4,202,406	46,926 72	1-10	4,692 67
1882.....	Five years.....	6,514,615	68,100 28	3-10	20,430 08
1883.....		7,205,825	77,024 88	1-2	38,512 43
1884.....		8,515,788	93,683 92	7-10	65,578 69
1885.....		9,827,541	112,002 13	9-10	100,801 91
Totals.....		\$172,482,888	\$1,862,979 35	....	\$977,662 81

Premiums received in U. S. since the admission of the Company...	\$16,508,301 00
Losses paid in U. S. since the admission of the Company.....	10,688,430 00
Losses incurred during the year.....	814,150 42
Amount deposited in various States for the security of all policy-holders.....	246,250 00

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$123,125.00, liabilities, \$79,831.35; Oregon, \$61,562.50, liabilities, \$5,879.32; Virginia, \$61,562.50, liabilities, \$19,250.00; Georgia, \$30,781.25, liabilities, \$18,625.00; North Carolina, \$12,312.50, liabilities, \$6,660.25; Mississippi, \$26,156.25, liabilities, \$15,011.33; Dakota, \$30,781.25, liabilities, \$10,054.71.

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$2,471,043 00
Premiums received.....	26,999 04
Losses paid.....	9,356 90
Losses incurred.....	12,249 46

UNITED STATES BRANCH OF THE ROYAL INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

Admitted to the United States, September, 1851.

Resident Manager, E. F. BEDDALL, 50 Wall Street, New York.*Trustees*—ADAM NORRIE, BENJAMIN B. SHERMAN, ROYAL PHELPS,
New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$235,000 00

II. ASSETS.

Value of real estate owned by the Company unencumbered. \$1,776,301 56

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c. reg.	\$235,000 00	\$289,343 75	
“ 6 p. c. cur.	1,525,000 00	2,025,715 00	
Totals	\$1,760,000 00	\$2,315,058 75	2,315,058 75
Cash in principal office.			796 14
Cash deposited in banks.			279,414 93
Interest due and accrued on stocks.			48,100 00
Net cash in the hands of agents in course of transmission.			245,871 87
Rents.			1,824 17
Due for reinsurance.			1,273 60
Premiums unpaid, more than three months due		\$8,029 14	
Assets at their actual value			\$4,668,641 02

III. LIABILITIES.

Losses adjusted and unpaid.	\$13,298 20	
Losses reported and unadjusted.	171,731 99	
Losses resisted.	60,062 14	
Gross amount of unpaid losses.	\$245,092 33	
Deduct reinsurance.	63,188 26	
Net amount of unpaid losses.		\$181,904 07

Unearned premiums on risks, one year or less.....	\$940,095 79	
Unearned premiums on risks, more than one year..	922,764 95	
Unearned premiums as computed above		\$1,862,860 74
Amount reclaimable on perpetual premiums.....		68,360 81
Reserve for life department.....		136,675 00
Due and accrued for salaries, etc.....		1,195 98
Taxes		12,879 77
All other demands against the Company.....		62,092 61
Total liabilities, except statutory deposit and surplus.....		\$2,325,968 98
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		2,142,672 04
Under special deposits in various States and countries,	\$270,998 42	
Total liabilities, including statutory deposit and surplus,		\$4,668,641 02

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$3,176,885 31	
Deduct reinsurance, rebate, abatement, and return premiums	723,668 54	
Actual cash premiums.....		\$2,453,216 77
Interest on bonds.....		97,304 15
Rents		74,717 54
Deposit premiums, less 5 p. c., received for perpetual risks.....	\$6,248 30	
Actual cash income.....		\$2,625,238 46

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$311,711.49 occur- ring in previous years).....	\$1,611,891 62	
Deduct salvages and reinsurance.....	177,829 22	
Net amount paid for losses.....		\$1,434,062 40
Commissions and brokerage		437,242 17
Salaries and fees.....		157,230 97
Taxes.....		59,448 39
All other payments.....		123,520 64
Deposit premiums on perpetual risks, returned.....	\$1,560 93	
Actual cash expenditure.....		\$2,211,504 57

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$354,671,387 11	\$3,577,544 66
Written or renewed during the year.....	341,760,032 67	3,209,554 06
Totals	\$696,431,419 78	\$6,787,098 72
Deduct those expired and marked off....	299,154,099 37	2,805,303 14
In force at the end of the year.....	\$397,277,320 41	\$3,981,795 58
Deduct amount reinsured.....	39,785,501 84	321,027 72
Net amount in force.....	\$357,491,818 57	\$3,660,767 86

Recapitulation of Fire Risks and Premiums (including Perpetuals).

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One yr. or less.	\$179,958,403 85	\$1,876,593 65	1-2	\$938,296 83
1884.....	Two years ..	6,147,529 71	57,173 96	1-4	14,293 49
1885.....		2,658,346 05	24,560 41	3-4	18,420 31
1883.....	Three years...	25,668,336 79	238,233 05	1-6	39,705 51
1884.....		26,963,724 07	236,700 57	1-2	118,350 28
1885.....		29,788,492 46	279,053 71	5-6	232,544 76
1882.....	Four years...	870,036 00	9,908 23	1-8	1,238 53
1883.....		856,147 35	9,273 58	3-8	3,477 59
1884.....		699,385 89	6,730 19	5-8	4,206 37
1885.....		589,265 25	11,908 09	7-8	10,419 58
1881.....	Five years...	11,453,690 16	123,981 01	1-10	12,398 10
1882.....		17,906,316 11	178,684 25	3-10	53,605 27
1883.....		17,371,478 13	176,497 34	1-2	88,248 67
1884.....		15,910,816 41	189,355 55	7-10	132,548 88
1885.....		15,463,032 26	182,000 73	9-10	163,800 66
.....	Six years....	315,750 00	4,075 66	....	1,299 50
.....	Seven years ..	2,273,450 00	38,428 80	....	19,386 73
.....	Eight years ..	6,000 00	2,175 00	....	1,767 19
.....	Nine years...	12,000 00	300 00	....	216 67
.....	Ten years....	498,924 99	11,402 40	....	6,757 68
.....	Eleven years,	500 00	8 75	....	8 35
.....	Fifteen years.	2,500 00	125 00	....	70 83
Perpetual		2,077,693 09	3,597 93	1-2	1,798 96
Totals.....		\$357,491,818 57	\$3,660,767 86	....	\$1,862,860 74

Premiums received since 1873 in the United States.....	\$25,303,931 68
Total amount of losses paid since 1873 in the United States.....	13,816,007 46
Losses incurred during the year.....	1,327,539 68
Amount deposited in different States and countries for the security of all policy-holders.....	235,000 00

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$123,125.00, liabilities, \$168,223.92; Virginia, \$66,875.00, liabilities, \$40,111.19; Georgia, \$33,500.00, liabilities, \$42,482.73; North Carolina, \$13,500.00, liabilities, \$13,806.04; Oregon, \$67,500.00, liabilities, \$6,374.54.

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$2,002,372 97
Premiums received.....	25,389 48
Losses paid.....	12,912 53
Losses incurred.....	15,605 19

UNITED STATES BRANCH OF THE SCOTTISH UNION AND
NATIONAL INSURANCE COMPANY,

EDINBURGH, SCOTLAND.

Admitted to the United States, October, 1880.

Resident Manager, M. BENNETT, JR., Hartford, Conn.*Trustees*—ALEXANDER TAYLOR of New York, HENRY C. ROBINSON, JOHN R.
REDFIELD, Hartford.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

II. ASSETS.

Loans on bond and mortgage (first liens), not more than one year's interest due.....	\$353,000 00
Interest due and accrued on mortgage loans.....	7,382 37
Value of lands mortgaged.....	\$340,000 00
Buildings (insured for \$367,200.00).....	440,000 00
Total	\$780,000 00

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c.....	\$405,000 00	\$498,150 00	
MUNICIPAL BONDS—			
County of Middlesex debentures..	50,000 00	57,875 00	
City of Toronto.....	61,185 00	64,798 00	
Ontario Railway subsidy.....	51,912 00	29,494 40	
Totals	\$568,097 00	\$650,317 40	650,317 40
Cash in principal office.....			642 49
Cash in bank.....			78,056 38
Interest due and accrued on stocks.....			4,050 00
Net cash in the hands of agents in course of transmission.....			59,770 34
Assets at their actual value.....			\$1,153,218 98

III. LIABILITIES.

Losses adjusted and unpaid.....	\$23,597 00	
Losses reported and unadjusted.....	15,000 00	
Losses resisted.....	10,000 00	
Gross amount of unpaid losses.....		\$48,597 00
Unearned premiums on risks, one year or less.....	\$164,602 64	
Unearned premiums on risks, more than one year...	68,568 42	
Unearned premiums as computed above.....		233,171 06
Total liabilities, except statutory deposit and surplus..		\$281,768 06
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		671,450 92
Under special deposits in various States and Canada..	\$92,583 78	
Total liabilities, including statutory deposit and surplus,		\$1,153,218 98

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$755,957 13	
Deduct reinsurance, rebate, abatement and return premiums.....	381,212 80	
Actual cash premiums.....		\$374,744 33
Interest on bond and mortgage loans.....		16,884 47
Interest on bonds.....		24,930 12
Actual cash income.....		\$416,558 92

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$33,345.62 occurring in previous years).....		\$243,635 22
Commissions and brokerage.....		54,201 09
Salaries and fees.....		27,939 00
Taxes.....		10,227 73
All other payments.....		15,805 40
Remitted home office.....	\$21,079 91	
Actual cash expenditure.....		\$351,808 44

VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	
	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$50,515,764	\$590,092 73
Written or renewed during the year.....	62,288,188	746,738 13
Totals.....	\$112,803,952	\$1,336,830 86
Deduct those expired and marked off.....	58,125,573	651,705 42
In force at the end of the year.....	\$54,678,379	\$685,125 44
Deduct amount reinsured.....	16,300,196	229,368 38
Net amount in force.....	\$38,378,183	\$455,757 06

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$27,991,287	\$329,205 28	1-2	\$164,602 64
1884.....	} Two years....	54,925	828 18	1-4	207 05
1885.....		236,159	2,048 12	3-4	1,536 09
1883.....	} Three years...	2,042,606	22,419 97	1-6	3,736 66
1884.....		2,336,299	29,872 92	1-2	14,936 46
1885.....		3,041,800	34,909 85	5-6	29,091 54
1882.....	} Four years....	17,450	60 00	1-8	7 50
1883.....		7,300	163 15	3-8	61 18
1884.....		23,150	218 84	5-8	136 78
1885.....		14,763	157 14	7-8	137 49
1881.....	} Five years....	534,273	6,619 19	1-10	661 92
1882.....		553,283	6,949 72	3-10	2,084 92
1883.....		423,580	6,228 42	1-2	3,114 21
1884.....		511,547	8,060 12	7-10	5,642 08
1885.....		589,761	8,016 16	9-10	7,214 54
Totals.....		\$38,378,183	\$455,757 06	....	\$233,171 06

Premiums received in the United States since the admission of the

Company..... \$1,892,607 96

Losses paid in the United States since the admission of the Company, 1,104,442 15

Losses incurred during the year..... 243,770 67

Amount deposited in the State of New York for the security of policy-holders (market value)..... 246,000 00

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$123,000.00, liabilities, \$21,740.10; Oregon, \$61,500.00, liabilities, \$2,870.41; Georgia, \$30,750.00, liabilities, \$9,350.63; Virginia, \$24,600.00, liabilities, \$16,174.04; North Carolina, \$12,300.00, liabilities, \$2,813.56; Dominion of Canada, \$122,673.00, liabilities, \$39,635.04.

Business in Connecticut, 1885.

Fire risks taken (no inland) \$1,449,900 00

Premiums received..... 16,515 36

Losses paid..... 5,748 67

Losses incurred 5,747 52

UNITED STATES BRANCH OF THE SUN FIRE OFFICE COMPANY,

LONDON, ENGLAND.

Admitted to the United States, October 1, 1881.

Resident Manager, URI S. GILBERT, Watertown, New York.*Trustees*—WILLIAM A. WHELOCK, JOHN J. MCCOOK, New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

II. ASSETS.

Value of real estate owned by the Company.....	\$20,000 00
Loans on bond and mortgage.....	1,014,000 00
Interest accrued on bond and mortgage loans.....	7,875 00
Value of lands mortgaged.....	\$1,073,000 00
Value of buildings (insured for \$556,000)..<	620,000 00
Total	\$1,693,000 00

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 3 p. c. reg.....	\$380,000 00	\$397,500 00	
“ 4 p. c. “	20,000 00	24,625 00	
Totals	\$400,000 00	\$422,125 00	422,125 00
Cash in principal office.....			4,280 25
Cash in banks and in hands of trustees.....			25,838 25
Interest accrued on stocks.....			2,100 00
Interest accrued on bank deposit.....			90 71
Net cash in the hands of agents in course of transmission.....			202,183 13
Bills receivable, not matured.....			13,868 95
Assets at their actual value.....			\$1,712,361 29

III. LIABILITIES.

Losses adjusted and unpaid.....	\$41,260 00	
Losses reported and unadjusted.....	47,260 00	
Losses resisted.....	16,705 00	
Gross amount of unpaid losses.....		\$105,225 00
Unearned premiums on risks, one year or less.....	\$353,265 34	
Unearned premiums on risks, more than one year....	725,721 00	
Unearned premiums as computed above.....		1,078,986 34
Total liabilities, except statutory deposit and surplus..	\$1,184,211 34	
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		328,149 95
Under special deposit in various States.....	\$104,915 00	
Total liabilities, including statutory deposit and surplus,		\$1,712,361 29

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$1,448,582 90	
Deduct reinsurance, rebate, abatement and return premiums.....	268,825 01	
Actual cash premiums.....		\$1,161,757 89
Interest on bonds.....		15,424 51
Interest on bond and mortgage loans.....		46,696 11
Actual cash income.....		\$1,223,878 51

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$147,621.30 occur- ring in previous years).....	\$809,145 18	
Deduct salvages and reinsurance.....	9,757 93	
Net amount paid for losses.....		\$799,387 25
Commissions and brokerage.....		216,080 55
Salaries and fees.....		88,592 39
Taxes.....		31,032 49
All other payments.....		127,686 42
Actual cash expenditure.....		\$1,262,779 10

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$197,229,796	\$1,956,459 35
Written or renewed during the year.....	146,414,603	1,463,293 94
Totals.....	\$343,644,399	\$3,419,753 29
Deduct those expired and marked off.....	134,174,084	1,395,542 71
In force at the end of the year.....	\$209,470,315	\$2,024,210 58
Deduct amount reinsured.....	2,982,081	21,635 19
Net amount in force.....	\$206,488,234	\$2,002,575 39

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$71,852,802	\$706,530 68	1-2	\$353,265 34
1884.....	Two years.....	....	....	..	....
1885.....		....	....	..	....
1883.....	Three years....	27,903,982	251,734 79	1-6	41,955 80
1884.....		35,311,873	319,579 32	1-2	159,789 66
1885.....		32,372,821	294,573 95	5-6	245,478 29
1882.....	Four years.....	....	....	..	....
1883.....		....	....	..	....
1884.....		....	....	..	....
1885.....		....	....	..	....
1881.....	Five years.....	1,094,493	15,256 28	1-10	1,525 63
1882.....		5,724,833	66,024 56	3-10	19,807 36
1883.....		6,188,598	71,222 58	1-2	35,611 29
1884.....		13,741,294	141,674 64	7-10	99,172 24
1885.....		12,297,538	135,978 59	9-10	122,380 73
Totals		\$206,488,234	\$2,002,575 39	....	\$1,078,986 34

Premiums received in United States since the admission of the Company, \$4,049,071 51

Losses paid in United States since the admission of the Company... 2,504,987 16

Losses incurred during the year..... 753,337 00

Amount deposited in different States and countries for the security of all policy-holders 728,625 00

Special deposits for the exclusive protection of policy-holders in the States of Ohio, \$104,800, liabilities, \$64,030; Georgia, \$26,050, liabilities, \$18,365; Virginia, \$10,400, liabilities, \$22,520.

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$1,252,900 00
Premiums received.....	10,446 79
Losses paid.....	4,912 40
Losses incurred.....	4,978 00

UNITED STATES BRANCH OF THE TRANSATLANTIC FIRE
INSURANCE COMPANY.

HAMBURG, GERMANY.

Admitted to the United States, September, 1878.

Resident Manager, E. HARBERS, No. 160 Broadway, New York City.*Trustees*—CHARLES M. FRY, JAMES SELIGMAN, PAUL LICHTENSTEIN,
New York City.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of policy-holders (par), \$225,000 00

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c. reg.	\$325,000 00	\$403,406 25	\$403,406 25

Loans on Collateral.

	Par Value.	Market Value.	Amt. Loaned.	
Mo. Kan. & Tex. 1st mort. bonds,	\$22,000	\$25,410	\$50,000	
L'v'le & N. R R. " " "	34,000	34,000		
Totals	\$56,000	\$59,400	\$50,000	50,000 00
Cash in banks				12,785 22
Net cash in the hands of agents in course of transmission				18,163 89
Assets at their actual value				\$484,355 36

III. LIABILITIES.

Losses adjusted and unpaid	\$14,628 20
Losses reported and unadjusted	14,129 15
Losses resisted	2,950 00
Gross amount of unpaid losses	\$31,707 35

Unearned premiums on risks, one year or less.....	\$110,518 33	
Unearned premiums on risks, more than one year...	33,230 23	
Unearned premiums as computed above.....		\$143,748 56
Total liabilities, except statutory deposit and surplus.....		\$175,455 91
Statutory deposit.....		200,000 00
Surplus beyond all liabilities.....		108,899 45
Under special deposit in Ohio.....	\$11,616 93	
Total liabilities, including statutory deposit and surplus,		\$484,355 36

IV. INCOME DURING THE YEAR.

Premiums received in cash	\$302,826 41	
Deduct reinsurance, rebate, abatement and return premiums.....	52,122 57	
Actual cash premiums.....		\$250,703 84
Interest on loans and bonds.....		14,088 19
Actual cash income		\$264,792 03

V. EXPENDITURE DURING THE YEAR.

Net Amount paid for losses (including \$24,602.69 occurring in pre- vious years).....		\$147,807 33
Commissions and brokerage.....		46,654 28
Salaries and fees.....		19,140 96
Taxes.....		4,555 91
All other payments.....		17,802 64
Actual cash expenditure.....		\$235,961 12

VI. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	
	Fire.	Premiums.
In force on the 31st day of December of the preced- ing year.....	\$21,623,664	\$277,979 09
Written or renewed during the year.....	21,250,373	282,299 57
Totals	\$42,874,037	\$560,278 66
Deduct those expired and marked off....	21,248,143	279,769 71
Net amount in force.....	\$21,625,894	\$280,508 95

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$16,503,423	\$221,036 66	1-2	\$110,518 33
1884.....	Two years.....	159,836	1,027 17	1-4	256 79
1885.....		236,015	1,813 79	3-4	1,360 34
1883.....	Three years....	937,400	11,493 70	1-6	1,915 62
1884.....		1,523,270	18,174 10	1-2	9,087 05
1885.....		1,641,855	20,281 39	5-6	16,901 16
1882.....	Four years.....	10,000	110 25	1-8	13 78
1883.....		8,950	72 05	3-8	27 02
1884.....		26,400	164 38	5-8	102 74
1885.....		11,100	59 55	7-8	52 11
1881.....	Five years.....	98,500	989 67	1-10	98 97
1882.....		92,800	1,222 83	3-10	366 85
1883.....		95,778	1,262 30	1-2	631 15
1884.....		92,217	1,376 23	7-10	963 36
1885.....		188,350	1,645 38	9-10	1,480 85
Totals.....			\$21,625,894	\$280,508 95	....	$143,748 56

Premiums received in U. S. since the admission of the Company...	\$1,850,003 24
Losses paid in United States since the admission of the Company...	1,174,422 99
Losses incurred during the year.....	153,128 46
Amount deposited in the State of New York for the security of all policy-holders.....	225,000 00
Special deposit for the exclusive protection of policy-holders in the State of Ohio, \$124,125.00, liabilities, \$11,616.93.	

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$250,835 00
Premiums received.....	2,726 21
Losses paid.....	2,018 72
Losses incurred.....	2,018 72

UNITED STATES BRANCH OF THE UNITED FIRE REINSURANCE
COMPANY,

MANCHESTER, ENGLAND.

Admitted to the United States, January 1, 1882.

Resident Manager, WILLIAM WOOD, 28 to 40 Nassau Street, New York City.*Trustees*—JOSEPH STUART, ASHBEL GREEN, LOUIS FITZGERALD, New York, N. Y.*Attorney in Connecticut*, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders, \$200,000 00

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States 4 p. c.	\$350,000 00	\$431,375 00	
RAILROAD BONDS—			
Missouri & Pacific 2d m. 7 p. c. . .	50,000 00	57,250 00	
N. Y. Elevated 1st m. 7 p. c.	50,000 00	63,750 00	
Milwaukee & St. Paul 1st m. 6 p. c.,	50,000 00	58,500 00	
St. L. & Iron M. 2d m. 7 p. c. . . .	50,000 00	56,000 00	
Totals	\$550,000 00	\$666,875 00	\$666,875 00
Cash in banks.			11,428 64
Interest due and accrued on stocks.			3,500 00
Net cash in the hands of agents in course of transmission.			110,718 68
Assets at their actual value.			\$792,522 32

III. LIABILITIES.

Losses adjusted and unpaid.	\$109,003 24	
Deduct reinsurance	7,019 32	
Net amount of unpaid losses.		\$101,983 92
Unearned premiums on risks, one year or less.	\$290,111 00	
Unearned premiums on risks, more than one year.	70,828 00	
Unearned premiums as computed above.		360,939 00
Total liabilities, except statutory deposit and surplus.		\$462,922 92
Statutory deposit.		200,000 00
Surplus beyond all liabilities.		129,599 40
Total liabilities, including statutory deposit and surplus.		\$792,522 32

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$932,372 69	
Deduct reinsurance, rebate, abatement, and return premiums	110,094 19	
Actual cash premiums.....		\$822,278 50
Interest on loans and bonds, and dividends on stocks.....		25,300 50
Actual cash income.....		\$847,579 00

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses including \$142,218.00 occur- ring in previous years).....	\$631,299 07	
Deduct salvages and reinsurance.....	37,893 38	
Net amount paid for losses.....		\$593,405 69
Commissions and brokerage.....		204,069 60
Salaries and all office expenses.....		34,665 12
Actual cash expenditure.....		\$832,140 41

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$62,949,839	\$740,087
Written or renewed during the year.....	80,585,350	932,328
Totals	\$143,535,189	\$1,672,415
Deduct those expired and marked off	87,253,528	967,318
In force at the end of the year.....	\$56,281,661	\$705,097

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885....	One year or less,	\$46,127,625	\$580,222	1-2	\$290,111
1884....	Two years.....	72,262	1,676	1-4	419
1885....		746,258	5,370	3-4	4,027
1883....	Three years....	64,426	12,246	1-6	2,041
1884....		83,598	16,327	1-2	8,164
1885....	Four years.....	3,057,819	31,416	5-6	26,180
1882....		258,418	3,918	1-8	490
1883....	Five years.....	104,354	1,269	3-8	476
1884....		138,459	1,817	5-8	1,135
1885....	Six years.....	153,327	2,048	7-8	1,792
1881....		526,813	5,411	1-10	541
1882....	Seven years....	2,189,328	17,943	3-10	5,383
1883....		368,275	3,547	1-2	1,773
1884....	Ten years.....	831,438	6,460	7-10	4,522
1885....		1,156,712	12,781	9-10	11,503
1881....	Six years.....	402,549	2,646	9-10	2,382
1882....					
1883....					
Totals.....		\$56,281,661	\$705,097	....	\$360,939

Premiums received in United States since the admission of the Company,	\$3,752,862 00
Losses paid in the United States since the admission of the Company,	2,446,911 00
Losses incurred during the year.....	584,889 00
Amount deposited in State of New York for security of all policy-holders (par value).....	200,000 00

Business in Connecticut, 1885.

Fire risks (no inland).....	\$1,523,577 42
Premiums received.....	17,962 11
Losses paid.....	9,699 00
Losses incurred.....	11,253 00

UNITED STATES BRANCH OF THE WESTERN ASSURANCE
COMPANY,

TORONTO, CANADA.

Admitted to the United States, September, 1874.

Resident Manager, GEORGE O. CARPENTER, Boston, Mass.

Attorney in Connecticut, INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders,	\$200,000 00
---	--------------

II. ASSETS.

Bonds owned by the Company.

	Par Value.	Market Value.
UNITED STATES AND STATE BONDS—		
United States 4½ p. c. reg.....	\$200,000 00	\$225,500 00
“ “ 4 p. c. reg.....	201,000 00	247,732 50
“ “ 3 p. c. reg.....	100,000 00	103 000 00
Georgia	25,000 00	27,000 00
Totals	\$516,000 00	\$591,232 50

Cash in Company's office.....	\$8,351 54
Cash deposited in banks.....	210,378 42
Cash deposited in State of Mississippi.....	15,000 00
Net cash in the hands of agents in course of transmission.....	63,399 70
Bills receivable, not matured.....	15,062 51
Office furniture (not admitted).....	\$4,859 23
Assets at their actual value.....	<u>\$915,424 67</u>

III. LIABILITIES.

Losses reported and unadjusted.....	\$61,135 28
Losses resisted.....	5,300 00
Gross amount of unpaid losses.....	\$66,435 28
Deduct reinsurance.....	1,000 00
Net amount of unpaid losses.....	<u>\$65,435 28</u>
Unearned premiums on risks, one year or less.....	\$319,659 32
Unearned premiums on risks, more than one year....	120,684 78
Unearned premiums on inland navigation risks.....	8,151 49
Unearned premiums as computed above.....	<u>448,495 59</u>
Total liabilities, except statutory deposit and surplus.....	\$513,930 87
Statutory deposit.....	200,000 00
Surplus beyond all liabilities.....	201,493 80
Under special deposits in various States.....	\$89,803 69
Total liabilities, including statutory deposit and surplus,	<u>\$915,424 67</u>

IV. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.
Premiums received in cash.....	\$1,002,048 33	\$119,122 01
Deduct reinsurance, rebate, abatement, and return premiums.....	205,550 65	10,518 91
Actual cash premiums.....	<u>\$796,497 68</u>	<u>\$108,603 10</u>
Interest on bonds.....		26,643 40
Actual cash income.....		<u>\$931,744 18</u>

V. EXPENDITURE DURING THE YEAR.

	Fire.	Marine and Inland.
Amount paid for losses (including \$80,941.55 occurring in previous years).....	\$609,974 63	\$61,926 68
Deduct salvages and reinsurance....	41,099 53	1,411 69
Net amount paid for losses..	<u>\$568,875 10</u>	<u>\$60,514 99</u>
Commissions and brokerage.....		178,977 10
Salaries.....		20,300 00
Taxes.....		22,625 55
All other payments.....		75,592 63
Actual cash expenditure.....		<u>\$926,885 37</u>

VI. MISCELLANEOUS.

Risks and Premiums.

	Fire.	Premiums.
In force on the 31st day of December of the preceding year.....	\$68,190,835	\$955,047 43
Written or renewed during the year.....	66,947,382	993,310 35
Totals.....	\$135,138,217	\$1,948,357 78
Deduct those expired and marked off.....	70,556,149	1,047,617 04
In force at the end of the year.....	\$64,582,068	\$900,740 74
Deduct amount reinsured.....	2,441,254	32,448 88
Net amount in force.....	\$62,140,814	\$868,291 86
	Marine and Inland.	Premiums.
In force at the end of year..	\$1,121,048	\$16,302 98

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.	\$43,932,322	\$639,318 64	1-2	\$319,659 32
1883.....	Three years....	5,252,849	52,718 87	1-6	8,786 48
1884.....		4,559,692	53,983 94	1-2	26,991 97
1885.....		4,162,130	58,213 28	5-6	48,511 07
1881.....	Five years.....	593,480	8,562 49	1-10	856 25
1882.....		651,209	9,337 54	3-10	2,801 27
1883.....		878,945	14,001 44	1-2	7,000 72
1884.....		989,467	16,015 42	7-10	11,210 80
1885.....		1,120,720	16,140 24	9-10	14,526 22
Totals.....		\$62,140,814	\$868,291 86	....	\$440,344 10

Premiums received in U. S. since the admission of the Company...	\$7,520,296 77
Losses paid in the United States since the admission of the Company,	5,025,548 80
Losses incurred during the year.....	604,783 82
Amount deposited in State of New York for the security of all policy-holders.....	200,000 00

Special deposits for the exclusive protection of policy-holders in the States of Virginia, \$40,000.00, liabilities, \$7,915.74; Ohio, \$100,000.00, liabilities, \$25,159.00; North Carolina, \$10,000.00, liabilities, \$3,443.11; Georgia, \$25,000.00, liabilities, \$27,844.77; Mississippi, \$25,000.00, liabilities, \$25,441.07.

Business in Connecticut, 1885.

Fire risks taken (no inland).....	\$193,567 00
Premiums received.....	3,016 16
Losses paid.....	2,580 51
Losses incurred.....	2,583 43

FIDELITY INSURANCE COMPANY

OF ANOTHER COUNTRY.

ABSTRACT COMPILED FROM ITS ANNUAL STATE-
MENT, SHOWING ITS CONDITION ON THE
31ST DAY OF DECEMBER, 1885.

UNITED STATES BRANCH OF THE GUARANTEE COMPANY OF
NORTH AMERICA,

MONTREAL, CANADA.

Admitted to the United States, January 1, 1881.

ALEXANDER T. GALT, *President.*ROBERT KERR, *Accountant.**Manager,* EDWARD RAWLINGS, Montreal, D. C.*Attorney in Connecticut,* INSURANCE COMMISSIONER.

I. CAPITAL DEPOSIT.

Amount deposited in United States for security of all policy-holders.. \$200,000 00

II. ASSETS IN THE UNITED STATES.

Loans on bond and mortgage..... \$8,907 72

Bonds owned by the Company.

	Par Value.	Market Value.	
UNITED STATES BONDS—			
United States, 4½ p. c.....	\$214,000 00	\$241,285 00	
MUNICIPAL BONDS—			
City of Toronto.....	10,000 00	11,525 00	
City of Richmond, 6 p. c.....	1,000 00	1,127 50	
Totals.....	\$225,000 00	\$253,937 50	253,937 50
Cash in banks in United States.....			38,071 16
Interest due and accrued on stocks and bonds.....			1,146 00
Net cash in the hands of agents in course of transmission.....			24,597 12
Items not admitted, office furniture.....		\$2,325 45	
Assets at their actual value...			\$326,659 50

III. LIABILITIES.

Losses reported and adjusted.....	\$6,168 65
Unearned premiums on risks, one year or less.....	72,975 13
Accrued for salaries, etc.....	900 00
Total liabilities, except deposit and surplus.....	\$80,043 78
Statutory deposit.....	200,000 00
Surplus beyond all liabilities.....	46,615 72
Special deposit in Virginia:.....	\$15,000 00
Total liabilities, including capital and surplus.....	\$326,659 50

IV. INCOME DURING THE YEAR.

Premiums received in cash.....	\$175,605 56	
Deduct reinsurance, rebate, abatement and return premiums	19,914 43	
Actual cash premiums.....		\$155,691 13
Interest on bonds.....		10,580 44
From all other sources, claims recovered.....		8,407 05
Actual cash income.....		\$174,678 62

V. EXPENDITURE DURING THE YEAR.

Amount paid for losses (including \$1,849.00 occurring in previous years)	\$50,744 28
Dividends to stockholders.....	5,631 00
Commissions and brokerage.....	3,837 17
Salaries and fees.....	17,090 52
Taxes.....	2,874 40
All other payments	39,035 19
Actual cash expenditure.....	\$119,212 56

VI. MISCELLANEOUS.

Risks and Premiums.

	Guarantee Risks.	Premiums.
In force on the 31st day of December of the pre- ceding year.....	\$16,852,600	\$137,838 12
Written or renewed during the year.....	24,625,950	161,655 31
Totals	\$41,478,550	\$299,493 43
Deduct those expired and marked off....	21,999,500	146,723 49
In force at the end of the year.....	\$19,479,050	\$152,770 14
Deduct amount reinsured.....	853,000	6,819 88
Net amount in force.....	\$18,626,050	\$145,950 26
Premiums received in U. S. since the admission of the Company...		\$565,634 74
Losses paid in United States since the admission of the Company...		194,860 75
Losses incurred during the year in United States.....		55,063 93
Amount deposited in the State of New York for the security of all policy-holders.....		272,372 22
Deposited in Virginia for the exclusive protection of policy-holders of that State.....		15,000 00

Business in Connecticut, 1885.

Guarantee risks taken.....	\$10,000 00
Premiums received.....	150 00
Losses paid.....	None.
Losses incurred.....	None.

STATISTICAL TABLES.

TABLE 1.

CAPITAL, ASSETS, LIABILITIES, SURPLUS, AND PER CENT. OF ASSETS TO AMOUNT AT RISK, OF FIRE, MARINE, AND INLAND INSURANCE COMPANIES, DECEMBER 31, 1885.

NAME OF COMPANY.	Paid-up Capital.	Gross Assets.	Liabilities, not including Capital or Serp.	Surplus as regards Policy-holders.	Liabilities, including Capital and Serp.	Surplus over all Liabilities.	Per cent. of Net Assets to Amount at Risk.
STOCK COMPANIES OF CONN.							
Etna, Hartford.....	\$4,000,000 00	\$9,214,152 79	\$2,011,832 38	\$7,202,320 41	\$6,011,832 38	\$3,202,320 41	3.09
Connecticut, Hartford.....	1,000,000 00	1,974,749 75	671,065 97	1,303,683 78	1,671,065 97	303,683 78	2.03
Hartford, Hartford.....	1,250,000 00	4,713,091 92	2,019,732 71	2,693,359 21	3,269,732 71	1,443,359 21	1.59
Meriden, Meriden.....	200,000 00	311,633 18	49,970 42	261,662 76	249,970 42	61,662 76	4.00
National, Hartford.....	1,000,000 00	1,853,727 97	380,104 12	1,473,623 85	1,380,104 12	473,623 85	3.52
Norwalk, Norwalk.....	50,000 00	98,328 57	6,549 11	91,779 46	56,549 11	41,779 46	7.86
Orient, Hartford.....	1,000,000 00	1,551,953 68	421,059 06	1,130,894 62	1,421,059 06	130,894 62	2.74
Peoples, Middletown.....	101,500 00	305,556 77	32,540 44	234,516 33	232,540 44	133,016 33	9.65
Phoenix, Hartford.....	2,000,000 00	4,488,220 70	1,566,406 08	2,921,814 62	3,566,406 08	921,814 62	1.96
Security, New Haven.....	200,000 00	447,700 66	178,834 78	268,865 88	378,834 78	68,865 88	2.06
Totals.....	\$10,801,500 00	\$25,019 115 99	\$7,338,095 07	\$17,582,520 92	\$18,238,095 07	\$6,781,020 92	2.36
MUTUAL COMPANIES OF CONN.							
Danbury, Danbury.....			Liabilities.	Surplus of Cash Assets over Liabilities.	Premium Notes.	Per cent. of Net Assets to Amount at Risk.	
Farmers, Suffield.....	\$21,572 10	3,371 82	\$3,037 36	\$18,534 74	\$10,305 05	4.73	
Farmington Valley, Farmington.....	7,365 00	5,499 41	432 28	6,932 72	40,000 00	..	
Greenwich, Greenwich.....	5,499 41	335,250 96	1,474 70	4,021 71	13,455 64	7.32	
Hartford County, Hartford.....			66,316 72	268,934 24	15,533 18	1.80	
Harwinton, Harwinton.....			317 50	317 50	243,287 56	1.44	

NAME OF COMPANY.	Paid-up Capital.	Gross Assets.	Liabilities not including Capital, Scrip, or Special Funds.	Surplus as regards Policy-holders.	Liabilities including Capital, Scrip, and Special Funds.	Surplus over all Liabilities.	Per cent. of Net Assets to Amount of Risk.
Litchfield, Litchfield.....		93,011 28	9,035 63	83,975 65		2.11	
Madison, Madison.....		5,648 01	792 11	4,855 90		1.96	
Middlesex, Middletown.....		518,042 00	119,497 32	398,544 68	27,629 25	1.72	
New London County, Norwich.....		76,718 30	8,732 84	67,985 46	3,681,621 00	2.76	
Norwich, Norwich.....		13,016 85	1,022 13	11,994 72		5.75	
Rockville, Rockville.....		6,317 84	890 19	5,427 65		2.32	
State, Hartford.....		39,935 96	11,108 49	28,737 47	9,065 75	1.04	
Tolland County, Tolland.....		83,426 00	44,267 70	39,158 30	43,830 60	.82	
Washington, Washington.....		64 17		64 17	15,013 48	.....
Windham County, Brooklyn.....		60,985 55	26,496 93	34,488 62	262,169 25	.90	
Totals.....		\$1,270,225 25	\$297,720 87	\$974 813 68 * Deficit.	\$4,695,414 60	1.51	
COMPANIES OF OTHER STATES.							
Agricultural.....	\$500,000 00	\$1,831,797 97	\$1,175,577 54	\$656,220 43	\$1,675,577 54	\$156,220 43	.75
American, N. J.....	600,000 00	1,758,092 43	313,125 71	1,444,866 72	913,225 71	844,866 72	3.12
American, N. Y.....	400,000 00	1,259,644 30	173,215 41	1,086,428 89	97,315 41	286,428 89	2.26
American, Pa.....	400,000 00	1,918,432 95	1,070,610 92	847,821 13	1,470,610 92	447,821 13	1.67
American Central.....	600,000 00	1,164,658 93	379,040 66	785,618 27	979,040 66	185,618 27	2.46
American Exchange.....	200,000 00	254,392 55	22,946 37	231,446 18	222,946 37	31,446 18	2.74
Atlantic.....	200,000 00	252,486 42	36 190 83	216,295 59	236,190 83	16,295 59	5.97
Buffalo German.....	200,000 00	1,128,948 61	298,573 22	830,375 39	898,573 22	230,375 39	2.19
Citizens, Conn.....	200,000 00	271,935 38	27,909 09	243,126 29	227,909 09	43,126 29	8.34
Citizens, N. Y.....	300,000 00	1,080,172 27	473,232 82	606,939 45	773,232 82	306,939 45	1.21
Citizens, Pa.....	300,000 00	684,163 78	178,593 81	505,659 97	678,593 81	5,659 97	2.83
Clinton.....	250,000 00	460,009 78	143,585 20	316,424 58	393,585 20	66,424 58	1.41
Commerce.....	200,000 00	454,714 57	96,540 40	358,174 17	296,540 40	158,174 17	2.91
Commercial.....	200,000 00	453,140 71	170,656 99	282,483 72	370,656 99	82,483 72	2.39
Continental.....	1,000,000 00	5,127,478 99	2,768,599 14	2,358,879 85	4,968,599 14	158,879 85	1.01
Equitable.....	300,000 00	520,640 12	141,611 15	379,028 97	441,611 15	79,028 97	2.59

TABLE I—CONTINUED.

NAME OF COMPANY.	Paid-up Capital	Gross Assets.	Liabilities, not including Capital, Scrip, or Special Funds.	Surplus as regards Policy-holders.	Liabilities including Capital, Scrip, and Special Funds.	Surplus over all Liabilities.	Per cent. of Net Assets to Amount at Risk.
Parragut	\$200,000 00	\$429,253 46	\$122,332 22	\$306,921 24	\$322,332 22	\$106,921 24	1.41
Fire Association.	500,000 00	4,077,164 07	2,966,771 99	1,110,392 08	3,436,771 99	640,392 08	1.51
Premar's Fund.	750,000 00	1,615,763 42	610,968 27	1,004,795 15	1,360,968 27	254,795 15	2.58
Piremens	600,000 00	1,554,856 38	195,967 59	1,358,888 79	795,967 59	758,888 79	4.14
First National	200,000 00	275,203 02	58,719 33	216,483 69	258,719 33	16,483 69	4.27
Franklin	400,000 00	3,130,255 97	1,817,865 47	1,312,390 50	2,217,865 47	912,390 50	2.27
German American.	1,000,000 00	4,701,402 74	1,661,552 16	3,039,850 58	3,661,552 16	1,039,850 58	1.40
Germania	1,000,000 00	2,442,805 22	964,918 11	1,477,887 11	1,964,918 11	477,887 11	1.33
Girard	300,000 00	1,254,757 74	408,045 86	846,711 88	708,045 86	546,711 88	2.45
Glens Falls.	200,000 00	1,482,459 51	540,884 43	941,575 08	1,140,884 43	341,575 08	1.54
Greenwich	200,000 00	1,235,259 17	683,210 64	552,048 53	883,210 64	352,048 53	.55
Hanover	1,000,000 00	2,479,134 13	1,033,482 86	1,445,651 27	2,033,482 86	445,651 27	1.43
Hone	3,000,000 00	7,618,116 08	3,390,120 98	4,227,995 10	6,390,120 98	1,227,995 10	1.41
Howard	400,000 00	701,264 45	235,255 09	466,009 36	635,255 09	66,009 36	2.03
Insurance Co. of North America.	3,000,000 00	8,841,622 01	3,022,265 94	5,819,356 07	6,022,265 94	2,819,356 07	2.69
Insurance Co. of State of Pa.	200,000 00	623,957 36	223,622 78	400,334 58	423,622 78	200,334 58	3.54
Jersey City.	200,000 00	393,750 32	151,606 99	252,143 33	251,606 99	52,143 33	2.66
Manufacturers & Builders	200,000 00	471,693 11	121,249 92	350,443 19	321,249 92	150,443 19	1.51
Mechanics	250,000 00	430,566 26	158,241 68	272,324 58	408,241 68	22,324 58	1.29
Merchants, N. J.	400,000 00	1,214,871 08	457,170 76	757,700 32	857,170 76	357,700 32	1.71
Merchants, N. Y.	200,000 00	449,791 49	142,118 45	307,673 04	342,118 45	107,673 04	1.66
Merchants, R. I.	200,000 00	418,440 87	142,400 30	276,040 48	342,400 39	76,040 48	1.99
Milwaukee Mechanics Mutual.	200,000 00	1,314,018 56	402,375 58	911,642 98	602,375 58	711,642 98	2.57
Montauk	200,000 00	327,978 27	90,198 29	237,779 98	290,198 29	37,779 98	1.78
Newark	250,000 00	678,435 72	123,384 94	555,050 78	373,384 94	305,050 78	2.81
New Hampshire.	500,000 00	1,091,823 15	371,839 81	719,983 34	871,839 81	219,983 34	1.96
New York Bowery	300,000 00	823,597 94	284,394 08	539,203 86	584,394 08	239,203 86	1.35

Niagara.....	500,000 00	2,080,950 14	1,183,236 88	897,713 26	1,933,236 88	147,713 26	.96
Northwestern National.....	600,000 00	1,263,733 02	421,529 68	842,223 34	1,021,529 68	242,223 34	2.11
Pacific.....	200,000 00	751,521 21	211,658 88	539,862 33	411,658 88	339,862 33	1.82
Park.....	200,000 00	281,358 17	36,536 25	244,771 92	236,536 25	44,771 92	2.98
Pennsylvania.....	400,000 00	2,552,616 81	1,095,418 04	1,457,198 77	1,495,418 04	1,057,198 77	2.41
Peoples.....	200,000 00	404,288 47	141,050 50	263,237 97	341,050 50	63,237 97	1.65
Phenix.....	1,000,000 00	4,910,483 36	3,196 315 94	1,714,167 42	4,196,315 94	714,167 42	1.11
Prescott.....	200,000 00	380,006 05	138,878 81	241,127 24	338,878 81	41,127 24	1.82
Providence, Washington.....	400,000 00	964,930 18	495,275 01	469,655 17	895,275 01	69,655 17	1.62
Rochester German.....	200,000 00	648,842 11	307,710 74	341,131 37	507,710 74	141,131 37	1.32
Springfield.....	1,000,000 00	2,778,073 30	1,367,530 95	1,410,542 35	2,367,530 95	410,542 35	1.57
Sterling.....	350,000 00	456,171 03	90,694 38	365,476 65	440,694 38	15,476 65	2.51
Traders.....	500,000 00	1,223,847 34	363,944 56	859,902 78	863,944 56	359,902 78	3.21
Union, Pa.....	375,000 00	770,845 25	386,542 88	384,302 37	761,542 88	9,302 37	2.09
Union, San Francisco.....	750,000 00	1,125,904 16	258,240 09	867,724 07	1,008,240 09	117,724 07	3.68
United Firemens.....	300,000 00	832,139 42	470,273 30	361,866 12	770,273 30	61,866 12	2.54
United States.....	250,000 00	561,378 02	83,969 02	477,409 00	333,969 02	227,409 00	3.22
Washington.....	1,000,000 00	1,810,273 16	677,795 64	1,132,567 52	1,677,795 64	132,567 52	2.38
Westchester.....	300,000 00	1,133,421 21	607,216 54	526,204 67	907,216 54	226,204 67	1.02
Williamsburg City.....	250,000 00	1,209,154 48	455,796 92	753,357 56	1,145,065 94	64,088 54	1.22
Totals.....	\$30,875,000 00	\$94,748,017 25	\$39,740,508 88	\$55,007,508 37	\$74,674,777 90	\$20,073,239 35	1.62
MUTUAL COS. OF OTHER STATES.							
Dutchess County.....	.....	\$229,595 56	\$182,653 62	\$46,851 94	\$182,653 62	\$46,851 94	.57
Holyoke.....	\$100,000 00	659,759 89	167,611 49	492,148 40	267,611 49	392,148 40	2.85
Merchants and Farmers.....	.....	257,995 36	127,047 74	130,857 62	127,047 74	130,857 62	1.47
Quincy.....	.....	500 156 55	211,849 29	288,307 26	211,849 29	288,307 26	1.72
Totals.....	\$100,000 00	\$1,647,327 36	\$689,162 14	\$958,165 22	\$789,162 14	\$858,165 22	1.49

TABLE I. CONSOLIDATED.

NAME OF COMPANY.	Deposit in United States.	Assets in United States.	Liabilities, not including Statutory Deposit in United States.	Surplus, as regards policy holders in United States.	Liabilities, including Statutory Deposit.	Surplus over all liabilities.	Per cent. of net Assets to Amount at Risk.
COS. OF OTHER COUNTRIES.							
British America, D. of C.	\$200,000 00	\$802,443 96	\$435,810 92	\$366,633 04	\$635,810 92	\$166,633 04	1.41
City of London, England.	200,000 00	681,435 14	354,256 90	327,178 24	554,256 90	127,178 24	1.43
Commercial Union, England.	200,000 00	2,378,417 00	1,458,868 14	919,548 86	1,658,868 14	719,548 86	.93
Fire Association, England.	200,000 00	921,423 61	534,223 12	387,200 49	734,223 12	187,200 49	1.21
Guardian, England.	200,000 00	1,328,950 71	491,802 12	837,058 59	691,802 12	637,058 59	1.42
Hamburg-Bremer, Germany.	200,000 00	1,023,594 42	567,831 58	455,762 84	767,831 58	255,762 84	1.18
Imperial, England.	291,000 00	1,574,102 57	741,030 49	833,162 08	941,030 49	633,162 08	1.44
Lancashire, England.	200,000 00	1,509,228 02	841,026 06	668,201 96	1,041,026 06	468,201 96	1.06
Lion, England.	200,000 00	761,434 82	235,691 17	528,743 65	435,691 17	328,743 65	2.49
Liverpool & London & Globe, Eng., London, England.	300,000 00	5,881,337 01	3,292,223 82	2,589,103 19	3,492,223 82	2,389,103 19	1.06
London & Lancashire, England.	270,000 00	1,412,480 82	571,779 36	840,701 46	771,779 36	640,701 46	1.30
North British & Mercantile, England.	295,000 00	1,428,335 30	720,979 15	707,376 15	920,979 15	507,376 15	1.04
Northern, England.	200,000 00	3,368,650 02	1,352,231 09	2,016,418 93	1,552,231 09	1,816,418 93	1.39
Norwich Union, England.	200,000 00	1,327,850 72	606,784 76	721,065 96	806,784 76	521,065 96	1.33
Phoenix, England.	300,000 00	1,157,614 23	567,582 76	590,031 47	767,582 76	390,031 47	1.16
Queen, England.	200,000 00	1,744,740 58	1,207,374 73	537,365 85	1,407,374 73	337,365 85	.70
Royal, England.	200,000 00	1,841,536 12	1,116,005 84	725,530 28	1,316,005 84	525,530 28	.99
Scottish Union, Scotland.	235,000 00	4,668,641 02	2,325,968 98	2,342,672 04	2,525,968 98	2,142,672 04	1.23
Sun, England.	200,000 00	1,153,218 98	281,768 06	871,450 92	481,768 06	671,450 92	2.88
Transatlantic, Germany.	200,000 00	1,712,361 29	1,184,211 34	528,149 95	1,384,211 34	328,149 95	.78
United Fire Reinsurance Co., Eng., Western Assurance, D. of C.	225,000 00	484,355 36	175,455 91	308,899 45	375,455 91	108,899 45	2.09
	200,000 00	792,522 32	402,922 92	329,599 40	662,922 92	129,599 40	1.23
	200,000 00	915,424 67	513,930 87	401,493 80	713,930 87	201,493 80	1.37
Totals.	\$5,116,000 00	\$38,873,198 69	\$20,039,850 09	\$18,833,348 60	\$24,639,850 09	\$14,233,348 60	1.16
Grand Totals.	\$46,892,500 00	\$161,557 884 54	\$68,105 337 05	\$93,356,356 79	\$118,639,606 07	\$42,920,587 77	1.55

TABLE 2.

ITEMS COMPOSING THE ASSETS ON THE 31ST DAY OF DECEMBER, 1885.

STATISTICAL TABLES.

415

NAME OF COMPANY.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Bonds.	All other Bonds and Stocks.	Loans on Collateral.	Cash in Office and Bank.	Net Premiums in course of Collection.	All other Assets.	Total Assets.
STOCK CO.'S OF CT.									
Aetna.....	\$345,000 00	\$43,800 00	\$346,292 50	\$7,217,570 00	\$15,170 00	\$941,086 65	\$303,878 39	\$1,355 25	\$9,214,152 79
Connecticut.....	66,000 00	512,550 00	147,600 00	1,048,364 00	9,250 00	110,279 17	71,706 58	.....	1,974,749 75
Hartford.....	639,675 60	1,040,400 00	239,625 00	1,933,144 75	135,000 00	384,547 17	312,401 48	37,297 92	4,713,091 92
Meriden.....	.....	24,000 00	24,625 00	229,330 13	.....	22,263 69	10,151 31	1,263 05	311,633 18
National.....	24,478 40	482,250 00	118,250 0	931,578 00	12,650 00	21,571 24	51,000 00	17,809 15	1,853,727 97
Norwalk.....	.....	10,300 00	.....	36,972 50	38,600 00	2,916 35	327 89	9,211 83	98,328 57
Orient.....	37,115 27	243,026 67	.....	1,003,428 66	81,060 00	92,220 46	75,359 76	19,742 86	1,551,953 68
Peoples.....	.....	.....	.....	254,738 89	.....	10,817 88	1,500 00	98,500 00	365,556 77
Phoenix.....	168,255 31	407,880 00	125,344 00	3,159,731 81	99,410 00	308,018 28	205,459 75	14,121 55	4,488,220 70
Security.....	.....	85,450 00	.....	271,405 50	17,900 00	45,675 67	20,019 18	7,250 31	447,700 66
Totals.....	\$1,280,524 58	\$2,849,656 67	\$992,736 50	16,086,264 24	\$409,040 00	\$2,142,537 74	1,051,804 34	\$206,551 92	\$25,019 115 99
MUTUAL COS. OF CT.									
Danbury.....	.....	\$13,503 25	.....	\$1,175 00	\$650 00	\$1,703 85	.....	\$4,540 00	\$21,572 10
Farmers.....	.....	.....	.....	.....	.....	110 69	.....	3,261 13	3,371 82
Farmington Valley.....	.....	2,700 00	.....	1 000 00	800 00	2,708 90	.....	156 10	7,305 00
Greenwich.....	.....	.....	.....	.....	.....	5,499 41	.....	.....	5,499 41
Hartford County.....	.....	.....	.....	310,544 00	.....	22,473 10	\$2,233 86	.....	335,250 96
Harwinton.....	.....	.....	.....	.....	.....	.....	.....	.....	None.
Litchfield.....	\$1,600 00	7,800 00	\$34,825 00	32,925 00	4,399 69	9,894 86	1,042 94	523 79	93,011 28
Madison.....	.....	2,740 00	.....	.....	.....	393 89	69 57	2,444 55	5,648 01
Middlesex.....	30,000 00	.....	11,275 00	435,704 00	2,000 00	34,268 13	4,542 12	252 75	518,042 00
New London Co.....	.....	.....	.....	47,666 00	.....	29,006 66	45 64	.....	76,718 30
Norwich.....	.....	.....	2,464 00	6,400 00	.....	4,152 85	.....	.....	13,016 85
Rockville.....	.....	.....	.....	.....	.....	73 63	19 21	6,225 00	6,317 84
State.....	.....	2,600 00	.....	35,848 00	.....	545 51	832 45	110 00	39,935 96
Tolland County.....	10,520 50	27,750 00	.....	32,633 00	.....	8,380 15	.....	4,142 35	83,426 00
Washington.....	.....	.....	.....	.....	.....	64 17	.....	.....	64 17
Windham County.....	.....	.....	.....	53,800 00	.....	5,882 61	1,302 94	.....	60,985 55
Totals.....	\$42,120 50	\$57,093 25	\$48,564 00	\$937,695 00	\$7,849 69	\$125,158 41	\$10,088 73	\$21,655 67	\$1,270,225 25

TABLE 2—CONTINUED.

NAME OF COMPANY.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Bonds.	All other Bonds and Stocks.	Loans on Collateral.	Cash in Office and Bank.	Net Premiums in course of Collection.	All other Assets.	Total Assets.
(Companies of other States.									
Agricultural	\$147,812 48	\$930,929 77	\$247,440 50	\$175,561 00	\$24,424 16	\$192,777 82	\$83,097 95	\$29,754 29	\$1,831,797 97
American, N. J.	385,305 68	683,021 75	615,625 00	.....	.....	36,145 87	15,292 77	22,701 36	1,758,092 43
American, N. Y. ....	.....	79,720 00	692,625 00	340,980 00	40,500 00	87,557 79	16,321 99	1,939 52	1,259,644 30
American, Pa.	137,100 00	364,089 50	273,775 00	930,000 48	54,800 00	113,856 57	28,477 35	16,326 15	1,918,432 05
American Central .....	.....	.....	133,000 00	812,845 00	99,000 00	71,223 11	46,090 82	2,500 00	1,164,658 93
American Exchange	22,056 11	6,000 00	185,025 00	28,980 00	4,700 00	733 05	5,663 75	1,234 64	254,392 55
Atlantic	156,180 26	.....	.....	81,651 00	.....	8,351 77	2,992 65	3,310 74	252,486 42
Buffalo German	275,000 00	163,925 00	304,200 00	99,596 40	102,800 00	144,456 22	35,574 26	3,396 73	1,128,948 61
Citizens, Conn. ....	.....	.....	.....	234,775 00	.....	22,436 30	8,225 08	5,599 00	271,035 38
Citizens, N. Y.	107,000 00	56,900 00	415,125 00	108,275 00	143,400 00	85,357 59	68,187 06	5,927 62	1,080,172 27
Citizens, Pa.	108,000 00	230,649 97	25,840 00	184,913 00	75,699 00	29,695 07	24,251 54	5,205 20	684,163 78
Clinton .....	.....	26,400 00	251,920 00	140,926 00	.....	11,370 88	27,816 24	1,576 66	460,009 78
Commerce	35,000 00	10,000 00	274,200 00	82,300 00	16,500 00	30,694 04	5,234 31	786 22	454,714 57
Commercial	2,000 00	190,604 58	61,750 00	93,880 00	4,000 00	28,669 50	62,694 63	9,542 00	453,140 71
Continental	674,500 00	348,610 00	1,480,485 00	1,749,950 00	4,700 00	229,432 34	238,803 07	400,998 58	5,127,478 99
Equitable	129,900 00	40,150 00	61,925 00	229,835 00	900 00	34,846 37	20,937 75	2,446 00	520,640 12
Farragut	6,000 00	9,900 00	246,170 00	97,550 00	6,200 00	42,901 21	20,954 32	417 93	429,253 46
Fire Association	70,800 00	1,007,560 94	394,915 00	2,242,931 00	5,450 00	197,532 04	122,392 36	35,582 73	4,077,164 07
Fireman's Fund	320,000 00	155,618 00	492,000 00	239,630 00	112,400 00	135,113 70	99,252 90	61,748 82	1,615,763 42
Firemens	133,265 06	690,734 00	39,450 00	574,797 45	52,190 00	43,797 70	7,483 22	13,168 95	1,554,856 38
First National	2,500 00	158,218 50	.....	64,395 00	400 00	32,871 36	12,195 14	4,623 02	275,203 02
Franklin	437,950 00	904,013 67	225,750 00	940,640 00	199,200 00	355,468 86	51,973 34	15,254 10	3,130,235 97
German American .....	.....	.....	2,433,175 00	1,957,210 00	.....	145,940 07	164,202 67	875 00	4,701,402 74
Germania	538,454 08	94,500 00	1,059,593 75	561,147 50	.....	77,035 25	107,541 81	4,532 83	2,442,805 22
Girard	328,800 00	521,599 99	99,380 00	154,802 50	6,400 00	94,945 59	28,708 59	20,061 07	1,254,757 74
Glens Falls	12,575 00	530,345 75	601,325 00	153,000 00	.....	134,080 90	44,795 20	6,337 66	1,482,459 51
Greenwich	170,000 00	21,000 00	306,707 50	521,500 00	48,650 00	100,700 63	64,951 44	2,649 60	1,235,259 17
Hanover .....	.....	109,250 00	1,576,161 25	558,956 50	.....	100,392 80	125,314 19	9,959 39	2,479,134 13
Home	1,272,633 77	897,550 00	2,763,390 00	1,860,550 00	122,850 00	245,795 99	358,290 30	97,056 02	7,618,116 08
Howard	150,000 00	5,900 00	405,835 00	88,497 00	.....	8,595 59	41,294 03	1,172 83	701,264 45

Ins. Co. of No. Am.	312,861 55	1,983,346 48	42,700 00	5,009,218 00	47,650 00	832,565 58	586,690 85	26,589 55	8,841,622 01
Ins. Co. of State of Pa.	68,800 00	111,050 00	.....	288,543 70	100,000 00	17,904 61	20,010 30	17,648 75	623,937 36
Jersey City.....	34,200 00	144,496 00	.....	46,990 00	36,650 00	9,801 11	1,666 37	4,286 84	303,750 32
Mfrs. & Builders..	.....	56,400 00	138,191 50	205,457 00	37,805 00	16,271 41	13,755 51	3,812 69	471,603 11
Mechanics.....	.....	121,300 00	239 9 00	5,596 24	800 00	40,423 33	20,850 19	1,696 50	430,566 26
Merchants, N. J. . .	134,804 16	414,887 00	164,757 00	349,346 00	15,700 00	62,899 78	56,551 59	15,925 55	1,214,871 08
Merchants, N. Y. .	15,500 00	80,100 00	182,925 00	80,400 00	3,549 16	65,766 39	18,048 86	2,602 08	449,791 49
Merchants, R. I. .	.....	35,500 00	.....	269,839 00	10,541 15	75,787 87	25,028 86	1,143 99	418,440 87
Milwan. Mechanics	37,450 00	507,203 13	224 000 00	320,600 00	84,000 00	92,495 64	35,667 79	12,690 00	1,314,018 56
Montauk.....	.....	16,800 00	187,190 00	80,771 00	400 00	28,465 05	14,340 22	12 00	327,978 27
Newark.....	53,800 00	280,197 58	204,300 00	95,194 00	1,000 00	25,617 95	17,229 18	7,794 01	678,435 72
New Hampshire..	.....	130,296 86	261,920 00	527,220 00	61,862 50	65,142 39	38,511 56	6,869 84	1,091,823 15
New York Bowery.	.....	43,200 00	515,037 50	182,140 00	12,886 25	36,437 71	32,456 31	840 17	823,597 94
Niagara.....	107 000 00	38,800 00	891,690 00	639,530 00	30,000 00	124,824 39	229,450 37	19,655 38	2,080,950 14
Northwestern Nat.	.....	217,500 00	514,550 00	312,086 00	.....	179,751 49	33,020 53	6,845 00	1,263,753 02
Pacific.....	70,000 00	86,400 00	410,521 25	136,095 00	1,050 00	19,072 95	21,924 64	6,457 37	751,521 21
Park.....	.....	.....	265,937 50	.....	.....	4,245 81	5,424 86	6,000 00	281 308 17
Pennsylvania.....	115,000 00	147,379 00	1,035 00	1,786,946 25	192,200 00	220,395 09	85,172 29	4,498 18	2,552,616 81
Peoples.....	.....	3,500 00	245,845 00	122,260 00	3,700 00	5,578 35	19,239 12	4,166 00	404,288 47
Phenix.....	738,512 58	342,750 00	1,099,500 00	1,493,606 10	50,450 00	458,816 05	648,132 48	78,716 15	4,910,483 36
Prescott.....	.....	.....	344,215 00	.....	.....	15,315 85	17,641 88	2,833 32	380,006 05
Providence-Wash.	.....	.....	560,129 00	.....	.....	54,689 02	75,765 58	120,284 58	964,930 18
Rochester German.	738 00	294,635 00	118,468 75	92,900 00	.....	94,782 34	38,971 20	8,346 82	648,842 11
Springfield.....	96,528 00	303,366 67	130,000 00	1,754,064 00	15,400 00	107,466 36	143,726 50	227,521 77	2,778,073 30
Sterling.....	46,500 00	500 00	126,875 00	255,000 00	.....	9,677 65	17,367 13	251 25	456,171 03
Traders.....	12,195 98	90,000 00	434,000 00	577,792 50	.....	53,626 88	25,264 11	30,967 87	1,223,847 34
Union, Pa.....	187,000 00	9,500 00	.....	398,922 75	13,873 63	35,642 78	105,841 39	20,064 70	770,815 25
Union, S. F.....	110,000 00	203,699 47	615,000 00	57,000 00	35 000 00	63,289 19	29,164 70	12,810 80	1,125,964 16
United Firemens..	113,800 00	386,274 71	61,500 00	162,100 00	29 000 00	20,343 36	8,961 72	10,759 63	832,139 42
United States.....	.....	254,950 00	.....	283,475 00	4,500 00	1,082 44	13,550 06	3,820 52	561,378 02
Washington.....	.....	41,500 00	168,495 00	1,354,520 00	53,000 00	118,333 90	96,332 64	78,191 62	1,810,273 16
Westchester.....	2,000 00	153,100 00	61 5,000 00	226,700 00	1,825 00	73,923 62	59,196 97	1,675 62	1,133,421 21
Williamsburg City.	551,673 95	272,900 00	85,180 00	190,417 00	9,550 00	35,736 32	46,875 36	16,831 85	1,200,154 48
Totals.....	\$8,471,196 66	15,008,716 32	23,791,088 50	33,599,160 37	1,977,555 85	5,908,758 64	4,533,145 85	1,548,395 06	94,748,017 25

TABLE 2—CONCLUDED.

NAME OF COMPANY.	Value of Real Estate.	Loans on Bond and Mortgage.	United States Bonds.	All other Bonds and Stocks.	Loans on Collateral.	Cash in Office and Bank.	Net Premiums in course of Collection.	All other Assets.	Total Assets.
Mutual Cos. of other States									
Dutchess County...	\$10,000 00	\$51,000 00	\$1,232 50	\$114,083 40	.....	36,915 07	10,483 86	4,890 73	220,505 56
Holyoke.....	30,000 00	63,800 00	49,650 00	503,721 75	.....	5,068 30	642 62	6,877 22	659,759 89
Merch'ts & Farmers	30,000 00	31,100 00	.....	79,085 00	\$1,500 00	85,138 53	4,181 83	26,000 00	257,905 36
Quincy.....	15,500 00	\$1,439 97	.....	296,178 00	12,600 00	64,447 89	9,579 53	21,011 16	500,156 55
Totals.....	\$85,500 00	\$228,239 97	\$50,882 50	\$993,968 15	\$13,500 00	\$191,569 79	\$24,887 84	\$58,779 11	\$1,647,327 36
Cos. of other Countries.									
British America...	.....	.....	\$532,618 75	\$164,675 00	.....	\$67,456 87	\$37,693 34	.....	\$802,443 96
City of London...	.....	.....	613,662 50	.....	.....	5,089 20	62,032 10	\$651 34	681,435 14
Commercial Union...	\$224,675 63	.....	1,080,918 75	456 475 00	.....	352,719 38	249,133 30	14,314 94	2,337,417 00
Fire Association...	.....	.....	40,195 75	128,922 50	.....	103,348 83	79,292 52	9,664 01	921,423 61
Guardian.....	.....	.....	985,008 00	.....	.....	306,189 50	29,761 21	8,000 00	1,328,950 71
Hamburg-Bremen	.....	\$23,000 00	566,841 25	320,277 50	.....	71,141 31	39,547 69	2,786 67	1,023,594 42
Imperial.....	412,259 50	.....	923,636 87	14,126 66	.....	114,748 94	98,784 23	10,636 37	1,574,192 57
Lancashire.....	.....	.....	1,338,019 25	.....	.....	88,296 40	82,912 37	.....	1,509,228 02
Lion.....	.....	120,350 00	492,000 00	.....	\$19,000 00	62,023 80	59,353 39	11,707 63	764,434 82
Liv. & Lon. & Globe	.....	1,679 409 95	1,909,541 25	364 925 00	.....	244,462 16	310,771 51	47,217 14	5,881,327 01
London.....	1,325 000 00	.....	1,251,525 00	.....	.....	92,316 06	68,639 76	.....	1,412,480 82
Lon. & Lancashire.	.....	.....	625,975 00	622,688 00	.....	104,540 47	74,680 00	471 83	1,428,355 30
N.Brit. & Mercantile	.....	.....	2,010,817 50	1,017,828 56	.....	124,111 75	183,234 21	32,658 00	3,368,950 02
Northern.....	.....	.....	838,708 37	346,025 00	.....	59,925 74	83,191 61	.....	1,327,850 72
Norwich Union...	.....	.....	671,712 50	300,235 00	.....	155,429 34	19,603 79	10,633 60	1,157,014 23
Phoenix.....	.....	.....	1,506,270 00	289,840 64	.....	138,767 52	89,603 06	10,100 00	1,744,740 58
Queen.....	.....	.....	922,164 37	.....	.....	105,229 86	151,707 64	14,664 69	1,841,536 12
Royal.....	357,928 92	.....	2,315,058 75	.....	.....	280,211 07	245,871 87	51,197 77	4,668,041 02
Scottish Union...	1,776,301 56	.....	498,150 00	152,167 40	.....	78,698 87	59,770 34	11,432 37	1,153,218 98
Sun.....	20,000 00	353,000 00	422,125 00	.....	.....	30,118 50	202,183 13	23,934 06	1,712,361 29
Transatlantic.....	.....	1,014,000 00	403,406 25	.....	50,000 00	12,785 22	18,163 89	.....	484,355 36
United Fire Reins	.....	.....	431,375 00	235,500 00	.....	11,428 64	110,718 68	3,500 00	792,522 32
Western.....	.....	.....	576 232 50	42,000 00	.....	218,729 96	63,399 70	15,062 51	915,424 67
Totals.....	\$4,116,165 61	3,189,759 95	21,455,954 61	\$4,455,686 26	\$69,000 00	\$2,887,769 39	2,420,229 34	\$278,633 53	\$38,873,198 69
Grand Totals..	13,995,507 35	21,333,466 16	46,339,226 11	56,002,774 02	2,476,945 54	11,255,793 97	8,040,156 10	2,114,015 29	161,557,884 54

TABLE 3.

ITEMS COMPOSING THE LIABILITIES, DECEMBER 31ST, 1885.

STATISTICAL TABLES.

419

NAME OF COMPANY.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	Cash Dividends Unpaid.	Due for Return Premiums.	All other Liabilities.	Total Liabilities, except Capital, Scrip, and Surplus.
STOCK COS. OF CONN.								
Æthna.....	\$89,648 62	\$133,216 23	\$35,912 78	\$1,741,068 78	.....	\$11,485 97	\$500 00	\$2,011,832 38
Connecticut.....	.....	69,329 20	21,067 37	580,669 40	.....	.....	.....	671,005 97
Hartford.....	77,178 09	138,693 55	69,997 19	1,733,863 88	.....	.....	.....	2,019,732 71
Meriden.....	.....	2,556 27	1,100 00	44,883 31	.....	.....	1,430 84	49,970 42
National.....	26,588 49	26,752 56	7,385 80	319,377 27	.....	.....	.....	380,104 12
Norwalk.....	378 29	.....	273 44	5,897 38	.....	.....	.....	6,549 11
Orient.....	.....	60,075 54	3,587 50	357,396 02	.....	.....	.....	421,059 06
Peoples.....	.....	2,470 00	.....	24,970 44	\$5,000 00	.....	100 00	32,540 44
Phoenix.....	.....	192,590 83	38,882 89	1,334,932 36	.....	.....	.....	1,566,406 08
Security.....	3,850 67	15,080 32	3,529 37	155,769 65	.....	.....	604 77	178,834 78
Totals.....	\$197,644 16	\$640,764 50	\$181,736 34	\$6,298,828 49	\$5,000 00	\$11,485 97	\$2,635 61	\$7,338,095 07
MUTUAL COS. OF CONN.								
Danbury.....	.....	.....	.....	\$637 36	.....	.....	.....	\$3,037 36
Farmers.....	\$2,350 00	.....	.....	934 62	.....	.....	924 35	4,208 97
Farmington Valley.....	.....	.....	.....	340 83	.....	.....	91 45	432 28
Greenwich.....	.....	.....	.....	1,224 94	.....	\$18 51	231 25	1,474 70
Hartford County.....	300 00	.....	.....	63,517 09	.....	.....	2,499 63	66,316 72
Harwinton.....	200 00	.....	.....	.....	.....	.....	117 50	317 50
Litchfield.....	.....	\$300 00	.....	8,076 73	.....	.....	658 90	9,035 63
Madison.....	.....	.....	.....	690 73	.....	.....	101 38	792 11
Middlesex.....	.....	1,000 00	.....	115,595 60	.....	.....	2,991 72	119,497 32
New London County.....	.....	.....	.....	8,732 84	.....	.....	.....	8,732 84
Norwich.....	.....	.....	.....	278 88	.....	.....	743 25	1,022 13
Rockville.....	.....	.....	.....	890 19	.....	.....	.....	890 19
State.....	.....	.....	.....	10,896 81	.....	.....	301 68	11,198 49
Tolland County.....	1,050 00	2,336 40	.....	40,281 00	.....	.....	600 30	44,267 70
Washington.....	.....	.....	.....	.....	.....	.....	.....	None.
Windham County.....	.....	280 00	.....	26,216 93	.....	.....	.....	26,496 93
Totals.....	\$3,900 00	\$3,916 40	.....	\$278,224 55	.....	\$18 51	\$11,661 41	\$297,720 87

TABLE 3—CONTINUED.

NAME OF COMPANY.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	Cash Dividends Unpaid.	Due for Return Premiums.	All other Liabilities.	Total Liabilities, except Capital, Scrip, and Surplus.
COS. OF OTHER STATES.								
Agricultural.....	\$12,475 86	\$26,778 00	\$20,302 00	\$1,107,663 34	\$25 00	.....	\$8,333 34	\$1,175,577 54
American, N. J.....	5,934 81	10,203 57	5,906 76	270,612 67	20,567 90	.....	.....	313,225 71
American, N. Y.....	18,112 58	700 00	.....	143,792 44	.....	\$195 09	10,415 30	173,215 41
American, Pa.....	40,515 83	33,125 41	29,699 30	965,306 23	732 00	.....	1,232 15	1,070,610 92
American Central.....	22,890 28	15,205 40	14,410 21	320,534 77	.....	.....	.....	379,040 66
American Exchange.....	660 00	.....	.....	21,786 37	.....	.....	500 00	22,046 37
Atlantic.....	3,117 99	1,949 57	1,500 00	23,675 27	248 00	.....	5,700 00	36,190 83
Buffalo German.....	5,854 61	15,857 10	1,112 37	275,749 14	.....	.....	.....	298,573 22
Citizens, Conn.....	61 31	671 25	.....	24,727 47	.....	.....	2,449 06	27,909 09
Citizens, N. Y.....	21,613 78	32,312 08	10,231 82	406,052 04	153 10	600 00	2,250 00	473,232 82
Citizens, Pa.....	.....	30,777 91	.....	147,225 90	.....	.....	500 00	178,503 81
Clinton.....	2,543 77	4,362 75	3,200 00	103,478 68	.....	.....	30,000 00	143,585 20
Commerce.....	.....	10,150 00	1,750 00	84,240 40	.....	.....	400 00	96,340 40
Commercial.....	.....	11,499 31	.....	157,354 91	.....	.....	1,802 77	170,656 99
Continental.....	.....	424,865 82	45,540 00	2,265,427 88	477 40	.....	32,288 04	2,768,599 14
Equitable.....	730 00	16,730 00	3,800 00	116,948 05	903 10	.....	2,500 00	141,011 15
Farragut.....	108 43	6,175 65	6,786 53	106,253 28	.....	.....	3,008 33	122,332 22
Fire Association.....	62,150 81	57,193 92	42,144 28	2,805,282 98	.....	.....	.....	2,966,771 99
Firemans Fund.....	14,256 45	39,538 06	28,057 91	525,585 84	.....	.....	3,530 01	610,968 27
Firemens.....	1,840 50	10,673 91	.....	180,757 86	.....	.....	2,695 32	195,967 59
Fust National.....	5,270 37	1,450 00	1 250 00	50,748 96	.....	.....	.....	58,719 33
Franklin.....	7,817 18	20,110 91	9,846 13	1,779,731 25	360 00	.....	.....	1,817,865 47
German American.....	53,183 95	98,102 01	15,680 29	1,465,650 20	.....	.....	28,935 71	1,661,552 16
Germania.....	67,924 41	31,217 81	42,871 05	822,904 84	.....	.....	.....	964,018 11
Girard.....	.....	27,508 57	3,068 92	374,484 06	.....	1,714 04	1,270 27	408,045 86
Glens Falls.....	7,716 31	14,651 00	4,250 00	514,267 12	.....	800 00	.....	549,884 43
Greenwich.....	2,500 00	131,964 27	15,810 59	532,135 87	.....	.....	.....	683,210 64
Hanover.....	56,457 17	48,062 64	36,830 22	890,312 28	.....	.....	1,820 55	1,033,482 86
Home.....	85,860 37	215,857 65	71,765 96	3,011,637 00	.....	.....	5,000 00	3,390,120 98
Howard.....	17,642 60	14,104 13	2,611 50	184,902 88	40 50	.....	15,953 48	235,255 09

Ins. Co. of North America,	49,744 94	263,908 46	57,407 21	2,620,038 87	.....	31,166 46	3,022,265 94
Ins. Co. of State of Pa.	.....	37,970 00	.....	185,422 78	.....	.....	223,622 78
Jersey City	5 00	.....	.....	46,353 84	.....	.....	51,606 99
Manufacturers & Builders,	1,619 43	8,778 41	3,265 82	104,730 91	838 79	.....	121,249 92
Mechanics	18,694 30	7,584 15	.....	131,023 23	.....	.....	158,241 68
Merchants, N. J.	35,677 20	16,490 00	21,780 45	369,844 96	.....	.....	457,170 76
Merchants, N. Y.	.....	18,138 00	3,200 00	119,017 35	6,057 56	.....	142,118 45
Milwaukee, R. I.	5,289 13	13,812 04	2,458 43	119,910 65	.....	.....	142,400 39
Milwaukee Mechanics	5,498 00	9,875 00	6,946 00	380,005 58	.....	.....	402,375 58
Montauk	13,144 23	1,130 00	2,750 00	72,299 06	51 00	.....	90,198 29
Newark	2,950 87	3,035 67	4,971 48	104,687 26	7,739 66	875 00	123,384 94
New Hampshire	25,166 66	34,724 08	12,250 00	325,433 15	.....	.....	371,839 81
New York Bowery	8,416 08	31,723 57	13,446 18	226,773 92	.....	2,230 00	284,394 08
Niagara	.....	156,723 57	3,000 00	1,007,371 63	695 50	5,000 00	1,153,236 88
Northwestern National	10,912 12	19,225 50	6,000 00	384,063 28	.....	4,328 78	421,529 68
Pacific	3,190 00	16,110 00	.....	185,758 88	.....	600 00	211,658 88
Park	.....	3,000 00	.....	30,702 93	.....	2,833 32	36,536 25
Pennsylvania	79,884 89	.....	.....	1,015,533 15	.....	.....	1,095,418 04
Peoples	20,115 44	3,065 00	1,750 00	110,235 73	2,825 23	3,059 10	141,050 50
Phenix	.....	316,255 63	28,218 00	2,845,048 84	.....	6,793 47	3,196,315 94
Prescott	10,024 94	1,013 43	.....	127,840 44	.....	.....	138,878 81
Providence Washington	2,162 19	59,855 94	5,450 00	427,806 88	.....	.....	495,275 01
Rochester German	.....	23,781 00	1,248 00	282,681 74	.....	.....	307,710 74
Springfield	75,085 57	31,455 33	36,407 31	1,224,582 74	.....	.....	1,307,530 95
Sterling	3,645 99	2,936 17	.....	84,112 22	.....	.....	90,694 38
Traders	13,380 51	45,948 11	13,310 18	264,516 52	.....	26,789 24	393,944 56
Union, Pa.	15,243 76	26,260 29	19,336 66	228,358 51	2,343 66	95,000 00	386,542 88
Union, San Francisco	8,026 29	16,494 00	4,000 00	226,891 57	582 00	2,246 23	238,240 09
United Firemen	3,326 45	4,680 82	5,525 00	453,841 03	.....	2,900 00	470,273 30
United States	2,062 31	4,125 00	.....	75,127 21	96 25	2,478 72	83,969 02
Washington	.....	107,060 00	.....	599,711 54	.....	934 10	677,705 64
Westchester	13,655 14	22,551 00	4,000 00	507,010 40	.....	.....	607,216 54
Williamsburg City	7,810 25	22,361 87	7,650 00	407,140 70	200 00	6,142 22	455,796 92
Totals	\$951,971 06	\$2,671,387 17	\$682,816 47	\$35,009,107 48	\$36,045 07	\$371,579 51	\$39,740,508 88

TABLE 3—CONCLUDED.

NAME OF COMPANY.	Losses Adjusted.	Losses Unadjusted.	Losses Resisted.	Unearned Premiums.	Cash Dividends Unpaid.	Due for Return Premiums.	All other Liabilities.	Total Liabilities, except Capital, Scrip, and Surplus.
MU. COS. OF OTHER STATES.								
Dutchess County.....	\$1,249 34	\$10,682 86	\$1,560 00	\$169,161 42	.....	.....	.....	\$182,653 62
Holyoke.....	.....	500 00	2,100 00	165,011 49	.....	.....	.....	167,611 49
Merchants & Farmers.....	.....	.....	.....	125,547 74	\$1,500 00	.....	.....	127,047 74
Quincy.....	20 50	.....	1,500 00	205,792 40	.....	.....	\$4,536 39	211,849 29
Totals.....	\$1,269 84	\$11,182 86	\$5,160 00	\$665,513 05	\$1,500 00	.....	\$4,536 39	\$689,162 14
COS. OF OTHER COUNTRIES								
British America.....	\$24,984 24	\$29,295 19	\$13,017 68	\$368,513 81	.....	.....	.....	\$435,810 92
City of London.....	27,784 86	21,598 51	.....	304,873 53	.....	.....	.....	354,256 90
Commercial Union.....	.....	124,448 47	20,409 19	1,311,743 83	.....	.....	\$2,266 65	1,458,868 14
Fire Association.....	22,011 25	25,020 81	29,547 32	451,028 44	.....	.....	6,615 30	534,223 12
Guardian.....	.....	30,934 55	19,629 11	437,391 79	.....	\$78 09	3,858 58	491,892 12
Hamburg-Bremen.....	2,910 00	39,522 00	15,850 00	509,549 58	.....	.....	.....	567,831 58
Imperial.....	4,260 00	66,067 89	35,956 54	634,746 06	.....	.....	.....	741,030 49
Lancashire.....	17,639 77	68,246 67	37,576 56	711,563 06	.....	.....	6,000 00	841,026 06
Lion.....	22,967 59	14,250 00	1,500 00	196,973 58	.....	.....	.....	235,691 17
Liv. and Lon. and Globe.....	28,726 58	188,079 61	80,632 97	2,905,035 75	.....	.....	89,748 91	3,292,223 82
London.....	.....	76,432 89	.....	495,340 47	.....	.....	.....	571,779 36
London & Lancashire.....	42 50	24,123 22	24,068 00	662,448 25	.....	.....	10,297 18	720,979 15
North British and Mer.....	47,640 06	66,825 44	36,422 27	1,198,413 97	.....	.....	2,929 65	1,352,231 09
Northern.....	22,939 61	21,726 81	32,099 60	530,918 74	.....	.....	.....	606,784 76
Norwich Union.....	.....	82,780 51	.....	483,802 25	.....	.....	1,000 00	567,582 76
Phoenix.....	30,413 00	107,874 00	30,200 00	1,038,887 73	.....	.....	.....	1,207,374 73
Queen.....	51,289 89	54,514 25	32,538 89	977,662 81	.....	.....	.....	1,116,005 84
Royal.....	13,298 20	108,543 73	60,062 14	2,067,896 55	.....	2,726 22	73,442 14	2,325,968 98
Scottish Union.....	23,597 00	15,000 00	10,000 00	233,171 06	.....	.....	.....	281,768 06
Sun.....	41,260 00	47,260 00	16,705 00	1,078,986 34	.....	.....	.....	1,184,211 34
Transatlantic.....	14,628 20	14,129 15	2,950 00	143,748 56	.....	.....	.....	175,455 91
United Fire Reinsurance.....	101,983 92	.....	.....	360,939 00	.....	.....	.....	462,922 92
Western.....	.....	60,135 28	5,300 00	448,495 59	.....	.....	.....	513,930 87
Totals.....	\$497,476 67	\$1,286,808 98	\$504,465 27	\$17,552,136 45	.....	\$2,804 31	\$196,158 41	\$20,039,850 09
Grand Totals.....	\$1,652,261 73	\$4,614,059 91	\$1,374,178 08	\$59,803,810 02	\$42,545 07	\$31,910 91	\$586,571 33	\$68,105,337 05

TABLE 4.
INCOME DURING THE YEAR ENDING DECEMBER 31st, 1885.

NAME OF COMPANY.	Fire Premiums, Net.	Marine and Inland Premiums, Net.	Interest on Bond and Mortgage.	Other Interest and Dividends.	Rents.	All other Sources.	Total Income.
STOCK COMPANIES OF CONNECTICUT.							
Aetna.....	\$2,420,355 00	\$133,911 77	\$2,548 23	\$417,156 16	\$8,486 11	.....	\$2,982,457 27
Connecticut.....	919,433 81	.....	31,938 15	63,127 54	.....	.....	1,013,599 50
Hartford.....	2,308,667 86	.....	61,053 98	117,598 56	22,615 90	.....	2,510,536 30
Meriden.....	72,045 51	.....	1,252 50	13,121 21	.....	\$3,014 02	89,433 24
National.....	490,453 20	.....	34,421 79	56,999 21	3,239 94	.....	585,114 14
Norwalk.....	7,884 58	.....	336 00	4,051 71	.....	.....	12,272 29
Orient.....	571,119 82	.....	13,810 61	53,963 92	715 00	.....	639,609 35
Peoples.....	39,388 43	.....	.....	14,138 10	.....	.....	53,526 53
Phoenix.....	2,042,832 74	.....	7,187 14	177,555 54	4,495 85	.....	2,232,071 27
Security.....	256,671 81	48,859 08	3,449 68	14,270 28	.....	340 84	323,591 69
Totals.....	\$9,128,852 76	\$182,770 85	\$155,698 08	\$931,982 23	\$39,552 80	\$3,354 86	\$10,442 211 58
MUTUAL COMPANIES OF CONN.							
Danbury.....	\$474 37	.....	\$438 00	\$609 76	.....	.....	\$1,522 13
Farmers.....	209 87	.....	.....	.....	.....	\$413 84	623 71
Farmington Valley.....	157 49	.....	189 00	201 50	.....	.....	547 99
Greenwich.....	754 45	.....	.....	192 10	.....	.....	946 55
Hartford County.....	41,779 97	.....	.....	17,201 90	.....	375 00	59,356 87
Harwinton.....	37 00	.....	.....	.....	.....	2 10	39 10
Litchfield.....	5,246 72	.....	333 00	3,409 45	\$25 00	.....	9,014 17
Madison.....	676 92	.....	164 40	108 87	.....	.....	950 19
Middlesex.....	57,786 87	.....	.....	24,661 10	2,095 82	.....	84,543 79
New London County.....	5,148 77	.....	.....	2,992 97	.....	.....	8,141 74
Norwich.....	557 76	.....	.....	495 00	.....	.....	1,052 76
Rockville.....	527 00	.....	.....	367 52	.....	.....	894 52
State.....	9,443 93	.....	188 00	1,825 40	.....	.....	11,457 33
Tolland County.....	26,413 38	.....	1,269 00	2,120 35	120 00	.....	29,922 73
Washington.....	.....	.....	.....	.....	.....	1,301 13	1,301 13
Windham County.....	13,586 88	.....	.....	2,230 00	.....	.....	15,816 88
Totals.....	\$162,801 38	.....	\$2,581 40	\$56,415 92	\$2,240 82	\$2,092 07	\$226,131 59

TABLE 4—CONTINUED

NAME OF COMPANY.	Fire Premiums, Net.	Marine and Inland Premiums, Net.	Interest on Bond and Mortgage.	Other Interest and Dividends.	Rents.	All other Sources.	Total Income.
COMPANIES OF OTHER STATES.							
Agricultural.....	\$737,823 44	.....	\$57,321 23	\$23,299 97	\$5,928 90	.....	\$824,373 54
American, N. J.....	369,282 60	.....	39,364 57	30,250 00	9,120 67	.....	448,017 84
American, N. Y.....	245,537 26	.....	4,573 53	45,578 54	.....	\$1,038 05	296,727 38
American, Pa.....	1,008,816 56	.....	18,750 23	48,773 31	4,167 98	.....	1,080,508 08
American Central.....	486,284 09	.....	.....	63,776 34	.....	.....	559,060 43
American Exchange.....	39,983 26	.....	360 00	7,395 78	470 00	19,057 75	67,236 79
Atlantic.....	41,814 68	\$496 58	.....	3,768 71	10,294 60	.....	56,374 57
Buffalo German.....	396,601 07	.....	8,357 26	21,936 89	14,951 97	2,214 67	443,761 86
Citizens, Conn.....	38,859 22	4,265 86	.....	10,042 78	.....	.....	53,167 86
Citizens, N. Y.....	630,417 43	.....	3,978 67	28,571 53	5,038 01	7,101 55	675,107 19
Citizens, Pa.....	222,779 19	3,881 77	13,392 66	14,234 28	4,909 46	.....	259,197 36
Clinton.....	236,224 69	.....	1,340 00	15,338 17	.....	.....	252,902 86
Commerce.....	140,464 03	.....	74 63	18,053 08	1,546 20	7,760 00	167,897 94
Commercial.....	320,512 27	33,977 66	14,598 12	5,938 36	.....	349 81	375,376 22
Continental.....	256,167 36	597,963 00	18,231 41	170,251 34	40,523 59	.....	3,388,642 70
Equitable.....	194,961 44	17,364 57	2,212 91	14,279 30	4,918 74	.....	233,736 96
Farragut.....	179,348 83	.....	545 19	15,048 77	525 00	.....	195,467 79
Fire Association.....	1,534,995 61	.....	52,201 30	143,395 57	5,102 29	3,973 00	1,739,577 77
Fireman's Fund.....	652,864 30	189,781 79	18,644 05	24,754 33	21,473 32	.....	907,517 79
Firemans.....	281,983 76	.....	46,467 21	33,464 52	8,836 14	41 12	370,792 75
First National.....	77,605 65	.....	12,441 80	.....	.....	700 00	99,747 45
Franklin.....	488,454 75	.....	67,885 04	42,399 78	20,289 36	2,598 82	621,627 75
German-American.....	1,992,664 46	.....	.....	169,543 35	.....	.....	2,162,207 81
Germania.....	1,177,440 96	.....	8,557 49	83,896 90	.....	.....	1,269,895 35
Girard.....	330,124 18	.....	29,003 91	16,497 59	15,491 07	.....	391,026 75
Glens Falls.....	564,333 19	.....	29,297 43	30,616 78	225 00	.....	624,472 40
Greenwich.....	736,064 53	135,215 02	1,260 00	35,194 63	11,940 19	.....	919,674 37
Hanover.....	1,273,884 80	.....	7,944 91	91,600 97	.....	.....	1,373,430 68
Home.....	3,574,417 29	.....	61,290 57	203,473 79	.....	.....	3,839,181 65
Howard.....	301,488 30	.....	449 00	23,141 30	3,025 00	617 50	328,721 10

Insurance Co. of North America...	2,157,498 42	1,387,559 45	109,696 65	274,332 49	.....	48,128 69	3,977,215 70
Insurance Co. of State of Pa.	134,085 77	53,053 05	4,812 50	18,772 75	4,395 79	221 57	215,341 43
Jersey City.....	47,603 73		7,695 15	5,138 55	1,128 53	913 80	62,479 76
Manufacturers & Builders.....	185,292 49		2,511 00	17,526 47	.....	.....	205,329 96
Mechanics.....	226,222 19		7,451 00	7,969 92	.....	.....	241,643 11
Merchants, N. J.....	577,036 51		26,086 99	25,888 30	4,309 92	.....	633,321 72
Merchants, N. Y.....	168,385 00		4,945 71	8,357 21	1,275 45	.....	212,963 37
Merchants, R. I.....	196,240 08	2711 41	1,075 00	16,676 81	.....	14 22	216,717 52
Milwaukee Mechanics Mutual.....	469,279 36		26,932 90	28,596 60	1,549 96	448 25	526,798 07
Montauk.....	134,709 42		979 00	13,690 75	.....	.....	149,379 17
Newark.....	157,416 83		17,240 95	11,066 10	1,036 35	2,509 26	189,269 49
New Hampshire.....	551,153 76			48,557 32	.....	.....	599,711 08
New York Bowery.....	395,811 46		2,204 50	31,810 72	.....	.....	429,826 68
Niagara.....	1,464,103 79		5,937 00	60,260 16	864 29	.....	1,531,165 24
Northwestern National.....	475,532 38	10,220 62	13,718 94	37,679 86	.....	.....	537,151 80
Pacific.....	399,642 22		4,443 61	20,325 42	2,716 67	.....	337,127 92
Park.....	58,586 18		.....	12,222 50	200 00	.....	71,008 68
Pennsylvania.....	897,663 56		8,406 33	98,845 49	250 00	703 57	1,005,868 95
Peoples.....	247,926 73		499 52	15,988 73	.....	.....	264,414 98
Phenix.....	376,053 32	1,120,309 59	18,402 27	139,694 85	11,193 95	20,064 80	5,073,318 78
Prescott.....	166,569 56		.....	15,665 42	.....	50 00	242,284 98
Providence-Washington.....	472,733 57	305,878 11	.....	32,548 98	.....	.....	811,160 66
Rochester German.....	439,655 35		17,934 89	8,586 74	.....	3,965 28	470,142 26
Springfield.....	1,593,456 08		15,758 64	93,749 09	3,611 00	.....	1,706,574 81
Sterling.....	147,122 42		2,445 00	11,100 84	.....	.....	160,668 26
Traders.....	477,690 99	4,167 51	2,250 00	41,623 69	2,402 25	.....	528,134 44
Union, Pa.....	239,127 27	162,436 30	2,074 92	22,081 92	9,093 56	.....	434,813 97
Union, San Francisco.....	345,316 25	86,170 18	13,835 09	23,119 15	8,902 00	.....	477,342 67
United Firemens.....	129,976 57		15,683 52	15,052 83	2,081 88	.....	162,794 80
United States.....	127,014 10	10,232 42	15,606 51	8,830 17	.....	235 00	161,918 20
Washington.....	742,876 72	205,241 46	2,131 67	65,293 44	.....	.....	1,015,543 29
Westchester.....	746,903 41		8,400 65	25,806 25	2,234 46	.....	783,344 77
Williamsburg City.....	622,294 44		14,479 85	15,420 35	10,485 07	.....	662,679 71
Totals.....	\$39,766,285 13	\$4,330,926 35	\$892,173 88	\$2,706,286 53	\$256,508 62	\$122,706 71	\$48,074,887 22

TABLE 4—CONCLUDED.

NAME OF COMPANY.	Fire Premiums, Net.	Marine and Inland Premiums, Net.	Interest on Bond and Mortgage.	Other Interest and Dividends.	Rents.	All other Sources.	Total Income.
MUTUAL COS. OF OTHER STATES.							
Dutchess County.....	\$173,773 26	.....	\$1,165 98	\$5,806 37	\$100 00	.....	\$180,935 61
Holyoke.....	107,330 15	.....	4,481 75	26,745 63	2,851 97	.....	141,409 50
Merchants & Farmers.....	82,318 53	.....	1,009 41	8,444 09	1,168 58	.....	92,940 61
Quincy.....	119,220 08	.....	5,499 75	17,033 16	697 26	\$450 00	142,900 25
Totals.....	\$482,642 02	.....	\$12,156 89	\$58,119 25	\$4,817 81	\$450 00	\$558,185 97
COMPANIES OF OTHER COUNTRIES.							
British America, D. of C.....	\$565,250 58	\$54,415 01	.....	\$24,573 49	.....	\$2,710 59	\$646,949 67
City of London, England.....	517,305 97	.....	.....	19,986 14	.....	.....	537,292 11
Commercial Union, England.....	1,847,149 12	50,919 43	.....	61,955 00	\$8,952 28	.....	1,968,975 83
Fire Association, England.....	760,959 48	.....	.....	22,551 16	.....	.....	783,510 64
Guardian, England.....	679,826 40	.....	.....	36,048 58	.....	.....	715,874 98
Hamburg-Bremen, Germany.....	779,523 69	.....	\$1,074 50	36,022 97	.....	.....	816,621 16
Imperial, England.....	1,022,651 48	.....	.....	29,802 00	34,626 81	.....	1,087,080 29
Lancashire, England.....	1,178,143 59	.....	.....	53,496 48	.....	.....	1,231,640 07
Lion, England.....	370,074 99	.....	5,492 60	18,591 94	.....	.....	394,159 53
Liverpool & London & Globe, Eng.	3,553,506 36	.....	59,685 83	96,255 91	66,136 65	.....	3,775,584 75
London, England.....	685,279 95	.....	.....	49,850 00	.....	.....	735,129 95
London & Lancashire, England.....	998,285 12	.....	.....	54,814 96	.....	.....	1,053,100 08
North British & Mercantile, Eng.....	1,722,681 88	.....	.....	129,768 65	.....	.....	1,852,450 53
Northern, England.....	832,961 13	.....	.....	44,009 10	.....	.....	876,970 23
Norwich Union, Eng.....	753,123 45	.....	.....	39,030 19	.....	.....	792,153 64
Phoenix, England.....	1,814,704 94	.....	.....	48,665 30	.....	.....	1,863,370 24
Queen, England.....	1,266,037 29	.....	.....	45,092 48	10,265 33	.....	1,321,395 10
Royal, England.....	2,453,216 77	.....	.....	97,304 15	74,717 54	.....	2,625,238 46
Scottish Union, Scotland.....	374,744 33	.....	16,884 47	24,930 12	.....	.....	416,558 92
Sun, England.....	1,161,757 89	.....	46,696 11	15,424 51	.....	.....	1,223,878 51
Transatlantic, Germany.....	259,703 84	.....	.....	14,088 19	.....	.....	264,792 03
United Reinsurance Co., England.....	822,278 50	.....	.....	25,300 50	.....	.....	847,579 00
Western Assurance, D. of C.....	796,497 68	.....	.....	26,643 40	.....	.....	931,744 18
Totals.....	\$25,206,664 43	\$213,937 54	\$129,833 51	\$1,014,205 22	\$194,698 61	\$2,710 59	\$26,762,049 90
Grand Totals.....	\$74,747,245 72	\$4,727,634 74	\$1,192,443 76	\$4,767,009 15	\$497,818 66	\$131,314 23	\$86,063,466 26

TABLE 5.
ITEMS COMPOSING THE EXPENDITURES DURING THE YEAR ENDING DECEMBER 31ST, 1885.

NAME OF COMPANY.	Losses.	Dividends.	Commissions and Brokerage.	Salaries and Fees.	Taxes.	All other Expenditures.	Total Expenditures.
STOCK COMPANIES OF CONNECTICUT.							
Aetna.....	\$1,372,801 23	\$720,000 00	\$396,614 63	\$152,152 55	\$51,616 31	\$191,006 98	\$2,884,191 70
Connecticut.....	533,657 11	80,000 00	141,092 22	86,583 04	22,006 68	84,438 69	948,587 74
Hartford.....	1,320,024 55	250,000 00	343,836 89	171,331 85	51,959 33	173,783 87	2,310,936 49
Meriden.....	36,571 74	16,000 00	12,550 44	5,719 00	1,367 11	2,850 98	75,059 27
National.....	271,521 05	100,000 00	75,158 36	33,753 92	13,047 43	32,973 79	527,054 55
Norwalk.....	5,578 91	4,000 00	2,463 16	1,674 15	.....	866 29	14,182 51
Orient.....	340,588 73	20,000 00	87,777 96	42,115 71	13,662 98	55,551 88	559,697 26
Peoples.....	24,257 02	10,000 00	6,033 64	3,150 00	.....	1,248 89	44,689 55
Phenix.....	1,236,635 48	280,000 00	334,572 03	96,989 87	65,205 64	177,239 09	2,190,642 11
Security.....	192,763 97	14,000 00	52,528 51	21,209 58	2,519 82	.....	283,021 88
Totals.....	\$5,334,399 79	\$1,494,000 00	\$1,453,037 84	\$614,679 67	\$221,985 30	\$719,960 46	\$9,838,063 06
MUTUAL COMPANIES OF CONN.							
Danbury.....	\$1,768 76	.....	.....	\$115 00	\$158 07	.....	\$2,092 45
Farmers.....	1,100 00	.....	\$50 62	130 00	12 35	69 33	1,311 68
Farmington Valley.....	.....	.....	.....	25 00	50 61	12 39	88 00
Greenwich.....	200 00	.....	.....	150 00	41 25	40 00	431 25
Hartford County.....	21,735 30	.....	5,963 00	6,200 00	2,074 94	2,741 95	38,715 19
Harwinton.....	100 00	.....	.....	.....	10 00	.....	110 00
Litchfield.....	4,465 62	.....	353 07	1,000 00	549 90	186 99	6,555 58
Madison.....	1 00	.....	.....	77 42	37 25	10 00	125 67
Middlesex.....	36,397 37	.....	8,043 84	7,808 32	3,345 71	6,593 78	62,099 02
New London County.....	2,067 17	.....	814 80	1,243 00	609 75	870 51	5,605 23
Norwich.....	27 95	.....	.....	205 00	105 32	6 75	345 02
Rockville.....	300 00	.....	79 02	.....	43 92	37 06	460 00
State.....	8,333 58	.....	909 55	3,200 00	305 31	765 54	13,513 98
Tolland County.....	31,169 21	.....	3,983 10	2,332 00	670 82	2,027 25	40,182 38
Washington.....	900 00	.....	.....	50 76	.....	.....	950 76
Windham County.....	9,051 11	.....	2,046 39	1,612 00	430 15	205 02	13,344 67
Totals.....	\$117,527 07	.....	\$22,243 39	\$24,148 50	\$8,445 35	\$13,566 57	\$185,930 88

TABLE 5—CONTINUED.

NAME OF COMPANY.	Losses.	Dividends.	Commissions and Brokerage.	Salaries and Fees.	Taxes.	All other Expenditures.	Total Expenditures.
COMPANIES OF OTHER STATES.							
Agricultural.....	\$418,261 09	\$50,000 00	\$174,266 19	\$102,409 26	\$14,335 18	\$57,652 22	\$816,863 94
American, N. J.....	191,944 65	* 92,189 25	59,883 37	38,795 05	14,718 54	39,735 49	428,266 35
American, N. Y.....	94,107 90	* 51,705 80	45,557 17	37,821 92	4,016 11	23,939 94	257,148 84
American, Pa.....	578,116 92	27,713 00	192,674 04	131,403 54	23,033 52	2,019 52	954,960 54
American Central.....	292,292 30	36,000 00	69,738 94	45,034 12	9,831 07	52,023 07	504,919 50
American Exchange.....	22,761 78	20,000 00	5,958 79	12,650 00	1,643 03	9,838 41	72,882 01
Atlantic.....	25,054 87	13,773 30	8,275 03	8,794 73	1,357 44	4,277 67	61,533 01
Buffalo German.....	220,273 46	30,000 00	79,037 40	19,570 58	9,429 90	23,586 64	381,911 98
Citizens, Conn.....	25,216 74	8,000 00	5,738 22	7,385 00	325 44	3,421 00	50,086 40
Citizens, N. Y.....	376,812 54	29,946 80	117,766 95	53,068 55	18,775 68	108,401 91	704,772 43
Citizens, Pa.....	116,998 86	15,000 00	46,454 23	11,832 42	8,272 77	39,840 64	229,398 92
Clinton.....	126,789 65	25,000 00	40,973 99	20,529 53	4,743 90	34,326 55	252,363 68
Commerce.....	71,023 43	16,000 00	26,011 49	10,658 96	6,219 75	6,734 24	136,647 87
Commercial.....	213,135 66	24,000 00	67,760 61	26,829 50	6,543 25	23,485 71	361,754 73
Continental.....	1,945,025 78	153 861 40	619,014 33	399,412 86	82,145 09	251,133 77	3,600,593 23
Equitable.....	112,609 01	17,515 80	37,887 71	30,974 40	8,297 88	150 00	206,534 80
Farragut.....	65,853 73	20,000 00	27,190 10	22,920 00	3,666 25	17,628 72	157,258 80
Fire Association.....	979,282 30	200,000 00	318,885 85	105,753 57	50,478 91	25,567 24	1,679,967 87
Firemans Fund.....	442,211 70	90,000 00	106,166 12	81,784 91	12,164 29	97,782 99	830,110 01
Firemens.....	119,100 88	90,000 00	46,253 12	17,103 98	9,133 06	11,420 24	293,011 28
First National.....	47,069 26	.....	14,245 49	4,166 66	975 20	5,944 10	72,400 71
Franklin.....	226,770 02	80,040 00	74,782 41	53,217 22	27,018 21	76,914 83	538,742 69
German-American.....	1,032,476 69	140,000 00	305,066 53	148,091 72	56,815 97	179,461 13	1,852,912 04
Germania.....	916,654 81	100,000 00	180,495 53	88,230 43	35,760 93	186,643 63	1,597,695 38
Girard.....	140,851 98	60,000 00	59,137 72	40,472 31	15,885 89	25,461 26	350,809 16
Glens Falls.....	297,288 49	30,000 00	103,589 25	40,697 99	15,121 88	39,708 50	526,406 11
Greenwich.....	489,153 85	20,000 00	197,568 78	44,756 00	11,396 30	39,615 26	793,430 19
Hanover.....	778,765 97	100,000 00	246,251 58	170,958 44	38,472 91	146,081 15	1,480,530 05
Home.....	1,990,709 41	300,000 00	694,634 72	497,449 52	80,657 41	273,075 34	3,746,526 40
Howard.....	164,513 53	31 50	55,663 91	26,878 46	11,899 90	45,401 77	304,389 07

* Includes dividends to policy-holders.

Insurance Co. of North America...	2,569,175 72	600,000 00	531,920 76	129,877 88	119,234 75	253,387 46	4,203,596 57
Insurance Co. of State of Pa.....	124,502 79	20,110 00	32,230 56	14,000 00	5,053 20	24,777 71	220,674 26
Jersey City.....	22,501 90	12,000 00	6,075 30	9,046 42	1,710 41	5,105 75	56,439 78
Manufacturers & Builders.....	120,286 53	12,420 00	40,498 79	19,739 72	5,054 74	12,805 55	210,865 33
Mechanics.....	138,428 91	12,500 00	54,439 65	17,949 88	5,650 45	18,991 73	247,960 62
Merchants, N. J.....	377,489 75	40,000 00	105,279 22	28,460 00	17,660 51	63,217 69	632,107 17
Merchants, N. Y.....	62,246 41	18,000 00	47,304 80	16,970 31	6,769 33	15,409 82	165,409 82
Merchants, R. I.....	128,334 10	12,000 00	36,054 43	27,422 26	6,599 45	14,118 97	210,410 24
Milwaukee Mechanics Mutual.....	219,175 31	19,962 00	107,907 40	33,626 01	14,690 44	29,573 18	424,934 34
Montauk.....	88,086 86	20,000 00	26,538 11	13,474 89	2,321 91	11,651 83	162,073 60
Newark.....	107,125 88	24,930 85	32,091 72	12,009 46	7,034 32	5,965 61	189,157 84
New Hampshire.....	305,261 36	40,000 00	110,531 85	27,523 18	16,114 95	33,585 47	533,016 81
New York Bowery.....	282,221 00	36,000 00	91,016 61	37,325 00	11,069 20	17,748 03	473,379 84
Niagara.....	813,402 85	49,807 00	235,548 44	108,768 00	31,019 47	128,492 72	1,367,038 48
Northwestern National.....	259,993 96	60,000 00	79,081 45	46,686 55	12,408 88	41,370 97	499,541 81
Pacific.....	159,817 38	24,000 00	57,872 16	23,240 33	8,663 44	26,507 54	330,100 55
Park.....	42,230 63	20,000 00	10,159 09	10,100 00	955 61	7,194 69	90,640 02
Pennsylvania.....	544,140 43	40,000 00	204,294 23	27,062 58	23,219 84	50,824 40	889,541 48
Peoples.....	161,874 34	20,000 00	57,130 99	13,457 95	3,793 52	14,991 75	271,248 55
Phenix.....	2,863,850 48	100,000 00	951,891 28	278,763 85	66,799 22	317,409 98	4,578,714 81
Prescott.....	107,970 02	12,000 00	39,668 11	12,645 50	6,971 34	14,412 97	193,667 94
Providence-Washington.....	507,467 74	.....	139,243 50	30,675 79	14,911 24	63,939 77	745,368 04
Rochester German.....	289,392 22	16,000 00	99,771 59	12,546 58	13,508 93	24,768 17	455,927 49
Springfield.....	894,864 29	100,000 00	273,692 98	71,485 41	43,028 77	159,035 99	1,542,107 44
Sterling.....	83,251 38	1,000 00	30,804 02	18,600 00	3,159 26	14,270 82	151,085 48
Traders.....	327,444 63	50,000 00	78,696 98	34,588 34	20,846 32	14,002 78	525,579 05
Union, Pa.....	354,898 31	136 67	91,720 18	32,479 88	15,509 83	67,951 79	562,696 66
Union, San Francisco.....	228,888 77	59,628 00	84,358 44	41,598 83	12,235 91	34,734 71	461,444 66
United Firemens.....	71,628 88	18,000 00	29,401 96	11,268 13	4,515 22	8,896 89	143,651 08
United States.....	58,122 29	25,010 00	26,198 40	11,792 92	4,420 25	13,640 96	139,190 82
Washington.....	569,753 92	.....	169,537 18	23,200 00	26,821 60	135,979 01	935,291 71
Westchester.....	369,065 99	30,000 00	131,888 74	28,969 61	18,477 20	91,254 02	609,655 56
Williamsburg City.....	315,700 99	49,915 00	143,664 83	58,709 31	8,556 42	46,351 29	622,897 84
Totals.....	\$26,119,723 28	\$3,393,196 37	\$8,173,283 32	\$3,402,756 20	\$1,141,057 70	\$5,582,227 14	\$45,812,244 01

TABLE 5—CONCLUDED.

NAME OF COMPANY.	Losses.	Dividends.	Commissions and Brokerage.	Salaries and Fees.	Taxes.	All other Expenditures.	Total Expenditures.
MUTUAL COS. OF OTHER STATES.							
Dutchess County.....	\$92,492 26	.....	\$26,294 94	\$12,458 71	\$1,172 06	\$4,650 32	\$137,068 29
Holyoke.....	25,933 39	* \$39,336 98	16,512 13	11,035 83	2,201 27	3,248 40	98,318 00
Merchants and Farmers.....	23,926 24	27,993 57	11,979 07	6,294 25	1,184 04	7,622 47	78,909 64
Quincy.....	29,656 12	46,702 50	18,706 83	9,997 30	2,218 92	5,481 07	112,672 74
Totals.....	\$172,008 01	\$113,943 05	\$73,492 97	\$39,746 09	\$6,776 29	\$21,002 26	\$426,968 67
COS. OF OTHER COUNTRIES.							
British America.....	\$404,836 45	.....	\$117,189 16	\$17,524 93	\$14,860 77	\$46,681 75	\$601,093 06
City of London.....	411,119 71	.....	102,358 66	39,615 93	18,058 43	42,626 79	613,779 52
Commercial Union.....	1,172,108 64	.....	348,723 66	118,209 51	48,328 70	115,047 12	1,802,507 63
Fire Association.....	654,932 85	.....	159,857 39	59,001 82	18,191 87	36,340 78	928,414 71
Guardian.....	344,477 74	.....	122,377 48	64,639 74	17,656 69	40,920 56	590,122 21
Hamburg-Bremen.....	454,304 24	.....	142,715 20	68,978 84	19,075 64	28,230 57	713,304 49
Imperial.....	642,011 86	.....	165,132 26	121,002 60	35,516 99	24,431 61	988,095 32
Lancashire.....	724,248 87	.....	187,485 78	154,250 16	30,220 55	.....	1,096,205 36
Lion.....	261,301 15	.....	57,440 90	39,295 19	10,251 53	26,814 95	395,103 72
Liverpool & London & Globe.....	2,035,133 31	.....	611,666 56	192,603 60	86,374 65	194,254 86	3,120,032 98
London.....	439,566 09	.....	119,165 77	37,202 42	20,345 02	55,732 83	672,012 13
London & Lancashire.....	591,057 47	.....	197,463 62	58,676 24	25,956 96	54,188 56	927,342 85
North British & Mercantile.....	1,009,806 03	.....	294,727 99	183,554 44	41,840 11	51,433 06	1,581,361 63
Northern.....	531,304 43	.....	140,506 62	74,366 58	24,094 30	68,645 52	838,917 45
Norwich Union.....	457,832 24	.....	127,063 07	50,473 28	16,677 18	48,514 58	700,500 35
Phoenix.....	1,050,520 86	.....	352,058 45	86,713 41	41,312 64	122,796 06	1,653,401 42
Queen.....	828,299 48	.....	176,901 81	82,993 24	38,524 78	76,975 00	1,203,664 31
Royal.....	1,434 062 40	Royal.....	437,242 17	157,230 97	59,448 39	123,520 64	2,211,504 57
Scottish Union.....	243,635 22	.....	54,201 09	27,939 00	10,227 73	15,805 40	351,808 44
Sun.....	799,387 25	.....	216,080 55	88,592 39	31,932 49	127,686 42	1,262,779 10
Transatlantic.....	147,807 33	.....	46,654 28	19,140 96	4,555 91	17,802 64	235,961 12
United Fire Reinsurance.....	593,405 69	.....	204,069 60	34,665 12	.....	.....	832,140 41
Western.....	629,390 09	.....	178,977 10	20,300 00	22,625 55	75,592 63	926,885 37
Totals.....	\$15,860,549 40	.....	\$4,560,959 17	\$1,797,170 37	\$635,176 88	\$1,394,042 33	\$24,246,998 15
Grand Totals.....	\$47,604,207 55	\$5,001,139 42	\$14,282,116 69	\$5,878,500 83	\$2,013,441 52	\$5,730,798 76	\$80,510,204 77

* Includes \$7,000 to holders of guarantee stock.

TABLE 6.

INCOME, EXPENDITURES, PREMIUMS RECEIVED, COMMISSIONS PAID, DURING THE YEAR 1885.

STATISTICAL TABLES.

431

NAME OF COMPANY.	Cash Premiums Received, Gross.	Total Cash Income.	Total Cash Outgo.	Per Cent. of Outgo to Income.	Amount of Losses Paid.	Per Cent. of Losses Paid to Premiums	Commissions and Brokerage.	Per Cent. of Com. to Prem. Rec.
STOCK COS. OF CONN.								
Albana.....	\$2,554,266 77	\$2,982,457 27	\$2,884,191 70	96.71	\$1,372,801 23	53.74	\$396,614 63	15.53
Connecticut.....	919,433 81	1,013,599 50	948,587 74	93.58	533,657 11	58.04	141,902 22	15.43
Hartford.....	2,308,667 86	2,510,536 30	2,310,936 49	92.09	1,320,024 55	57.17	343,836 89	14.88
Meriden.....	72,045 51	89,433 24	75,059 27	83.93	36,571 74	50.76	12,550 44	17.55
National.....	490,453 20	585,114 14	527,054 55	90.08	271,521 05	55.36	75,158 36	15.32
Norwalk.....	7,884 58	12,272 29	14,182 51	115.56	5,578 91	70.77	2,003 16	26.16
Orient.....	57,119 82	639,009 35	559,097 26	87.50	340,588 73	59.63	87,777 96	15.35
Peoples.....	39,388 43	53,526 53	44,689 55	83.49	24,257 02	61.55	6,033 64	15.32
Phoenix.....	2,042,332 74	2,232,071 27	2,190,642 11	98.14	1,236,635 48	60.53	334,572 03	16.38
Security.....	305,530 89	323,591 69	283,021 88	87.46	192,763 97	63.09	52,528 51	17.19
Totals.....	\$9,311,623 61	\$10,442,211 58	\$9,838,063 06	94.21	\$5,334,399 79	57.29	\$1,453,037 84	15.60
MUTUAL COMPANIES OF CT.								
Danbury.....	\$474 37	\$1,522 13	\$2,092 45	137.47	\$1,768 76	372.86	\$50 62	10.67
Farmers.....	209 87	623 71	1,311 68	210.30	100 00	524.13	.....	.....
Farmington Valley.....	157 49	547 99	88 00	16.06	.....	.....	.....	.....
Greenwich.....	754 45	946 55	431 25	45.56	200 00	26.51	.....	.....
Hartford County.....	41,779 97	59,356 87	38,715 19	65.22	21,735 30	52.02	5,963 00	14.27
Harwinton.....	37 00	39 10	110 00	281.33	100 00	270.27	None.	.....
Litchfield.....	5,246 72	9,014 17	6,555 58	72.72	4,465 62	85.11	353 07	6.73
Madison.....	676 92	950 19	125 67	13.23	1 00	.0146	.....	.....
Middlesex.....	57,866 87	84,543 79	62,099 02	73.46	36,397 37	62.82	8,043 84	13.92
New London County.....	5,148 77	8,141 74	5,605 23	68.83	2,067 17	40.14	814 80	15.82
Norwich.....	557 76	1,952 76	345 02	32.77	27 95	.50	.....	.....
Rockville.....	527 00	894 52	460 00	51.43	300 00	56.92	79 02	14.99
State.....	9,443 93	11,457 33	13,513 98	117.95	8,333 58	88.24	909 55	9.63
Tolland County.....	26,413 38	29,922 73	40,182 38	134.22	31,169 21	118.00	3,983 10	15.09
Washington.....	.....	1,301 13	950 76	73.09	900 00	.....	.....	.....
Windham County.....	13,586 88	15,816 88	13,344 67	84.37	9,051 11	66.61	2,046 39	15.06
Totals.....	\$162,801 38	\$226,131 59	\$185,930 88	82.22	\$117,527 07	72.19	\$22,243 39	13.66

TABLE 6—CONTINUED.

NAME OF COMPANY.	Cash Premiums Received, Gross.	Total Cash Income.	Total Cash Outgo.	Per Cent. of Outgo to Income.	Amount of Losses Paid.	Per Cent. of Losses Paid to Premiums	Commissions and Brokerage.	Per Cent. of Com. to Prem. Rec.
COS. OF OTHER STATES.								
Agricultural	\$737,823 44	\$824,373 54	\$816,863 94	99.09	\$418,261 09	56.68	\$174,206 19	23.61
American, N. J.	369,282 60	448,017 84	428,266 35	95.59	191,944 65	51.97	59,883 37	16.22
American, N. Y.	245,537 26	206,727 38	257,148 84	86.66	94,107 90	38.32	45,557 17	18.55
American, Pa.	1,008,816 56	1,080,568 08	954,960 54	88.38	578,116 92	57.29	192,674 04	19.10
American Central.	486,284 09	550,060 43	504,919 50	91.79	292,292 30	60.10	69,738 94	14.34
American Exchange.	39,983 26	67,236 79	72,882 01	108.39	22,761 78	56.92	5,988 79	14.98
Atlantic	42,311 26	56,374 57	61,533 04	109.15	25,054 87	59.21	8,275 03	19.56
Buffalo German.	396,601 07	443,761 86	381,911 98	86.06	220,273 74	55.54	79,057 40	19.93
Citizens, Cin.	43,125 08	53,167 86	50,086 40	94.20	25,216 74	58.47	5,738 22	13.30
Citizens, N. Y.	630,417 43	675,107 19	704,772 43	104.39	376,812 54	59.77	117,766 95	18.68
Citizens, Pa.	226,600 96	259,197 36	229,398 92	88.50	116,998 86	51.61	46,454 23	20.49
Clinton.	236,224 69	252,902 86	252,353 68	95.83	126,789 65	53.67	40,973 99	17.34
Commerce.	140,464 03	167,897 94	136,647 87	81.39	71,023 43	50.56	26,011 49	18.52
Commercial	354,489 93	375,376 22	361,754 73	93.17	213,135 66	62.94	67,760 61	19.12
Continental	3,159,636 30	3,388,642 70	3,360,593 23	99.14	1,945,025 78	61.24	619,014 33	19.59
Equitable	212,326 01	233,736 96	206,534 86	88.36	112,609 01	53.03	37,887 71	17.84
Farragut	179,348 83	195,467 79	157,258 80	80.45	65,853 73	36.71	27,190 10	15.16
Fire Association.	1,534,995 61	1,739,577 77	1,679,967 87	97.14	979,282 30	63.79	318,885 85	20.70
Fireman's Fund	842,646 09	907,517 79	830,110 01	91.47	442,211 70	52.49	106,166 12	12.59
Firemens.	281,983 76	370,792 75	293,011 28	79.02	119,100 88	42.23	46,253 12	16.40
First National.	77,605 65	90,747 45	72,490 71	79.76	47,069 26	60.65	14,245 49	18.34
Franklin.	488,454 75	621,627 75	538,742 69	86.66	226,770 02	46.42	74,782 41	15.31
German American.	1,992,664 46	2,162,207 81	1,852,912 04	85.69	1,032,476 69	51.81	305,066 53	15.31
Germania.	1,177,440 96	1,269,895 35	1,507,695 38	118.71	916,654 81	77.85	186,405 53	15.32
Girard.	330,124 18	391,026 75	350,809 16	87.16	140,851 98	42.66	59,137 72	17.91
Glens Falls	564,333 19	624,472 40	526,406 11	84.29	297,288 49	52.67	103,599 25	18.36
Greenwich.	871,279 55	919,674 37	793,430 19	86.27	489,153 85	56.14	197,508 78	22.67
Hanover	1,273,884 80	1,373,430 68	1,480,530 05	107.72	778,765 97	61.13	246,251 58	19.32
Home	3,574 47 29	3,839,181 65	3,746,526 40	97.59	1,990,709 41	55.97	694,634 72	19.43
Howard.	301,488 30	328,721 10	304,389 07	92.59	164,513 53	54.56	55,663 91	18.46

Ins. Co. of North America,	3,545,957 87	3,977,215 70	4,203,596 57	105.70	2,569,175 72	72.47	531,920 76	15.00
Ins. Co. of State of Pa. . .	187,138 82	62,341 43	220,674 26	102.47	124,502 90	66.52	32,230 56	17.22
Jersey City.	47,603 73	25,479 76	56,439 78	90.33	22,501 90	47.26	6,075 30	12.76
Manufacturers & Builders .	185,292 49	205,329 96	210,865 33	102.69	120,286 53	64.92	40,498 79	21.85
Mechanics.	226,222 19	241,643 11	247,960 62	102.61	138,428 91	61.19	54,439 65	24.06
Merchants, N. J.	577,036 51	633,321 72	632,107 17	99.81	377,489 75	65.41	105,279 22	18.24
Merchants, N. Y.	198,385 50	212,963 37	165,409 82	77.67	62,246 41	31.37	47,304 80	23.34
Merchants, R. I.	198,951 49	216,177 52	210,410 24	97.09	128,334 10	64.50	36,054 43	18.12
Milwaukee Mechanics . . .	469,279 36	526,798 07	424,934 34	80.66	219,175 31	46.70	107,097 40	22.99
Montauk.	134,709 42	149,379 17	162,073 60	108.50	88,686 86	65.39	26,538 11	19.70
Newark.	157,416 83	189,269 49	189,157 84	99.94	107,125 88	68.05	32,091 72	20.38
New Hampshire.	551,153 76	599,711 08	533,016 81	88.88	305,261 36	55.38	110,531 85	20.05
New York Bowery.	395,811 46	429,826 68	475,379 84	110.59	282,221 00	71.30	91,016 61	22.99
Niagara.	1,464,103 79	1,531,165 24	1,367,038 48	89.28	813,402 85	55.55	235,548 44	16.08
Northwestern National. . .	485,753 00	537,151 80	499,541 81	92.99	259,993 96	53.52	79,081 45	16.26
Pacific.	309,642 22	337,127 92	330,100 85	98.24	189,817 38	61.30	57,872 16	18.75
Park.	58,886 18	71,008 68	60,640 02	126.24	42,230 63	72.08	10,159 09	17.73
Pennsylvania.	897,663 56	1,005,868 95	889,541 48	88.43	544,140 43	60.61	204,294 23	22.73
Peoples.	247,926 73	264,414 98	271,248 55	102.51	161,874 34	65.29	57,130 99	23.04
Phenix.	4,883,962 91	5,073,318 78	4,578,714 81	92.58	2,863,850 48	58.63	951,891 28	19.46
Prescott.	196,569 56	212,284 98	193,667 94	91.23	107,970 02	54.92	39,668 11	20.18
Providence Washington. . .	778,611 68	811,160 66	745,368 04	91.90	507,467 74	65.17	129,243 50	16.59
Rochester German.	439,955 35	479,142 26	455,927 49	96.97	289,392 22	65.82	99,771 59	22.99
Springfield.	1,593,456 08	1,706,874 81	1,542,107 44	90.36	894,864 29	56.15	273,692 98	17.17
Sterling.	147,122 42	160,668 26	151,085 48	94.03	83,251 38	56.58	30,804 02	20.93
Traders.	481,858 50	528,134 44	525,579 05	99.51	327,444 63	67.95	78,696 98	16.33
Union, Pa.	401,563 57	434,813 97	502,096 66	127.11	354,898 31	88.37	91,720 18	22.84
Union, San Francisco. . . .	431,486 43	477,342 67	461,444 66	96.67	228,888 77	53.04	84,358 44	19.55
United Firemens.	129,976 57	162,794 80	143,651 08	88.24	71,628 88	55.19	29,401 96	22.62
United States.	137,246 52	161,918 20	139,190 82	85.96	58,122 29	42.34	26,198 40	19.08
Washington.	948,118 18	1,015,543 29	925,201 71	91.11	569,753 92	60.00	169,537 18	17.88
Westchester.	746,903 41	783,344 77	669,655 56	85.74	369,005 99	49.41	131,888 74	17.65
Williamsburg City.	622,294 44	662,679 71	622,897 84	93.99	315,700 99	50.73	143,664 83	23.93
Totals.	\$44,097,211 48	\$48,074,887 22	\$45,812,244 01	95.29	26,119,723 28	59.23	\$8,173,283 32	18.53

TABLE 6—CONTINUED.

NAME OF COMPANY.	Cash Premiums Received, Gross.	Total Cash Income	Total Cash Outgo.	Per Cent. of Outgo to Income.	Amount of Losses Paid.	Per Cent. of Losses Paid to Premiums	Commissions and Brokerage.	Per Cent. of Com. to Prem. Rec.
MUT. COS. OF OTHER STATES								
Dutchess County.....	\$173,773 26	\$180,935 61	\$137,008 20	75.70	\$02,492 26	53.22	\$26,294 94	15.13
Holyoke.....	107,330 15	141,400 50	68,318 00	60.52	25,933 39	24.16	16,512 13	15.38
Merchants & Farmers.....	82,318 53	92,940 61	78,900 64	84.80	23,926 24	29.06	11,979 07	14.54
Quincy.....	110,220 08	142,000 25	112,672 74	78.84	20,656 12	25.21	18,706 83	15.09
Totals.....	\$182,642 02	\$558,185 97	\$426,068 07	76.49	\$172,008 01	37.71	\$73,492 97	15.23
COS. OF OTHER COUNTRIES								
British America, D. of C.,								
City of London, England,	\$619,665 59	\$646,949 67	\$601,093 06	93.00	\$104,836 45	65.33	\$117,189 16	18.91
Commercial Union, Eng.,	517,305 97	537,202 11	613,379 52	114.23	411,110 71	79.47	102,358 66	19.78
Fire Association, England,	1,808,068 55	1,068,975 83	1,802,507 03	91.54	1,172,168 64	61.75	348,723 66	18.37
Guardian, England.....	670,826 40	715,874 08	928,114 71	118.40	654,932 85	86.07	159,857 39	21.01
Hamburg Bremen, Ger.,	779,523 69	816,621 16	590,122 21	82.43	344,477 74	50.67	122,377 48	18.15
Imperial, England.....	1,022,651 48	1,087,080 20	988,095 32	90.80	454,304 24	58.28	142,715 20	18.31
Lancashire, England.....	1,178,143 59	1,231,640 07	1,009,205 36	89.00	724,248 87	61.47	187,485 78	15.91
Lion, England.....	370,074 09	394,150 53	395,103 72	100.24	261,301 15	70.60	57,440 90	15.52
Liv. & Lon. & Globe, Eng.,	3,553,506 36	3,775,584 75	3,120,032 98	82.64	2,935,133 31	57.27	611,666 56	17.21
London, England.....	685,279 95	735,120 95	672,012 13	91.41	439,566 09	64.14	119,165 77	17.39
London & Lancashire, Eng.,	998,285 12	1,053,100 08	927,342 85	88.06	591,057 47	59.21	197,463 62	19.78
No. British & Mer., Eng.,	1,722,681 88	1,852,450 53	1,581,361 63	85.36	1,009,806 03	58.62	294,727 99	17.11
Northern, England.....	832,961 13	876,970 23	838,917 45	95.66	531,304 43	63.78	140,506 62	16.86
Phoenix, England.....	753,123 45	792,153 64	700,560 35	88.43	457,832 24	60.79	127,063 07	16.87
Queen, England.....	1,814,704 94	1,803,370 24	1,653,401 42	88.73	1,050,520 86	57.89	352,058 45	19.40
Royal, England.....	1,266,037 29	1,321,395 10	1,203,664 31	91.09	828,299 48	65.42	176,901 81	14.00
Scottish Union, Scotland..	2,453,216 77	2,625,238 46	2,211,504 57	84.24	1,434,062 40	58.45	437,242 17	17.82
Sun, England.....	374,744 33	416,558 92	351,808 44	84.45	243,635 22	56.01	54,201 09	14.46
Transatlantic, Germany...	1,161,757 89	1,223,878 51	1,262,779 10	103.18	799,387 25	68.81	216,080 55	18.60
United Reins. Co., Eng....	350,703 84	264,792 03	235,961 12	89.11	147,807 33	58.95	46,654 28	18.61
West'n Assurance, D. of C.,	822,278 50	847,579 00	\$32,140 41	98.18	593,405 69	72.17	204,069 60	24.82
Totals.....	905,100 78	931,744 18	926,885 37	99.48	629,390 09	69.54	178,977 10	19.77
	\$25,420,601 97	\$26,762,049 90	\$24,246,998 15	90.60	\$15,860,549 40	62.35	\$4,560,959 17	17.94
Grand Totals...	\$79,474,880 46	\$86,063,466 26	\$80,510,204 77	93.54	\$47,604,207 55	59.89	\$14,282,116 69	17.97

T A B L E 7.

FIRE RISKS, PREMIUMS, LOSSES INCURRED, AND PER CENT. THEREOF [PERPETUALS INCLUDED].

STATISTICAL TABLES.

435

NAME OF COMPANY.	Risks in force at end of Year.	Risks Written During the Year.	Premiums on Risks Written During the Year.	Av. Premium Per Centum.	Losses Incurred During the Year.	Per Cent. of Losses Incurred to Risks Written.
STOCK COMPANIES OF CONNECTICUT.						
Ætna	\$288,605,997	\$225,105,504	\$2,652,391 32	1.18	\$1,321,036 72	.59
Connecticut	92,457,892	87,661,313	1,101,421 68	1.26	527,395 90	.60
Hartford	278,036,440	205,865,179	2,633,730 68	1.28	1,346,923 69	.65
Meriden	7,653,533	7,369,350	96,538 44	1.31	30,650 26	.42
National	50,875,090	43,738,826	544,870 74	1.25	281,381 07	.64
Norwalk	1,242,842	1,244,633	13,620 87	1.09	5,578 91	.45
Orient	54,348,538	50,972,716	694,166 63	1.36	338,153 30	.66
Peoples	3,710,578	3,061,058	41,989 33	1.34	25,027 02	.82
Phoenix	216,963,431	175,614,242	2,202,626 36	1.25	1,205,624 20	.69
Security	20,597,595	34,945,953	299,331 68	.86	158,354 17	.46
Totals	\$1,014,461,936	\$835,278,774	\$10,280,687 73	1.21	\$5,240,325 24	.63
MUTUAL COMPANIES OF CONNECTICUT.						
Danbury	\$405,510	\$43,450	\$474 37	1.09	\$1,768 76	4.07
Farmers	362,774	39,875	209 87	.53	3,450 00	8.65
Farmington Valley	100,610	9,725	137 49	1.62	.....	.....
Greenwich	305,296	98,685	754 45	.76	200 00	.20
Hartford County	22,970,102	8,338,165	41,779 97	.51	19,377 41	.24
Harwinton	265,850	46,685	37 00	.08	300 00	.64
Litchfield	4,365,582	1,458,245	5,246 72	.36	4,765 62	.33
Madison	283,590	41,725	676 92	1.62	1 00	.002
Middlesex	29,945,609	7,269,573	57,786 87	.79	34,614 17	.48
New London County	2,778,452	891,133	5,148 77	.58	973 30	.11
Norwich	213,440	213,440	557 76	.26	27 95	.013
Rockville	272,287	86,295	527 00	.61	300 00	.35
State	3,835,725	1,574,023	9,443 93	.60	8,333 58	.53
Tolland County	9,651,860	3,175,063	26,413 38	.83	28,979 36	.91
Washington	509,181	135,625	.....	.....	.....	.....
Windham County	6,710,645	1,725,685	13,586 88	.79	9,331 11	.54
Totals	\$82,976,513	\$25,047,392	\$162,801 38	.65	\$112,422 26	.45

TABLE 7—CONTINUED.

NAME OF COMPANY.	Risks in force at end of year,	Risks Written During the Year.	Premiums on Risks Written During the Year.	Av. Premium Per Centum.	Losses Incurred During the Year.	Per Cent. of Losses Incurred to Risks Written.
COMPANIES OF OTHER STATES.						
Agricultural.....	\$233,892,062	\$88,813,674	\$808,330	.91	\$429,826	.48
American, N. J.....	55,003,469	48,024,820	446,752	.93	187,160	.39
American, N. Y.....	54,581,945	70,468,597	311,019	.44	103,536	.15
American, Pa.....	108,037,425	88,113,852	1,169,218	1.33	571,785	.65
American Central.....	45,501,137	43,521,584	579,398	1.33	285,151	.66
American Exchange.....	9,242,323	10,902,921	53,266	.49	22,815	.21
Atlantic.....	4,021,985	4,519,753	48,460	1.07	23,446	.52
Buffalo German.....	50,710,869	44,638,735	485,968	1.09	211,606	.47
Citizens, Conn.....	83,342,011	4,710,926	66,669	1.41	17,702	.38
Citizens, N. Y.....	22,975,166	82,593,521	745,154	.90	385,664	.47
Citizens, Pa.....	29,870,000	24,200,765	288,786	1.07	133,337	.55
Clinton.....	15,222,936	24,562,150	288,670	1.18	124,462	.51
Commerce.....	18,416,660	15,598,046	159,672	1.02	75,829	.48
Commercial.....	456,933,860	24,624,543	394,738	1.60	186,003	.76
Continental.....	19,161,735	378,067,395	3,183,120	.84	1,648,678	.44
Equitable.....	29,458,484	18,544,429	217,081	1.17	100,073	.54
Farragut.....	260,168,184	27,080,585	103,207	.71	69,987	.26
Fire Association.....	59,322,233	139,084,872	1,757,163	1.26	966,900	.70
Fireman's Fund.....	37,180,508	62,339,413	878,018	1.41	288,514	.46
Firemens.....	6,264,697	33,783,159	306,137	.91	128,659	.38
First National.....	135,995,580	53,462,142	90,352	1.67	43,658	.81
Franklin.....	334,000,315	331,578,534	607,372	1.14	217,925	.41
German American.....	172,692,465	159,332,014	2,562,569	.77	1,175,903	.35
Germania.....	49,774,868	33,792,014	1,533,260	.96	874,716	.55
Girard.....	94,433,898	59,187,337	354,425	1.05	135,854	.40
Glens Falls.....	197,010,048	100,846,111	640,372	1.08	287,166	.49
Greenwich.....	163,471,067	140,586,101	832,721	.52	452,485	.28
Hanover.....	513,460,163	351,166,600	1,472,519	1.05	751,963	.53
Home.....	31,998,130	50,028,172	3,862,810	1.10	2,014,534	.57
Howrad.....			474,348	.95	159,302	.34

Insurance Company of North America.....	313,125,776	194,075,223	2,527,398 67	1.30	1,400,000 00	.72
Insurance Company of State of Pa.....	16,558,546	15,122,570	166,754 19	1.06	70,869 32	.47
Jersey City.....	11,215,339	6,811,005	53,454 37	.78	- 21,890 63	.32
Manufacturers and Builders.....	30,133,640	31,748,740	206,082 55	.65	118,789 85	.37
Mechanics.....	31,144,598	37,362,102	303,687 36	.81	140,573 29	.38
Merchants, N. J.....	66,019,087	60,485,886	653,679 56	1.08	384,015 30	.63
Merchants, N. Y.....	25,599,994	26,424,271	233,711 50	.88	72,459 41	.27
Merchants, R. I.....	19,874,415	18,750,606	221,432 79	1.18	119,466 10	.64
Milwaukee Mechanics Mutual.....	50,126,655	37,178,333	513,419 52	1.38	213,644 00	.57
Montauk.....	17,358,602	18,537,939	155,613 48	.84	88,203 91	.48
Newark.....	23,466,169	17,966,560	175,019 81	.92	100,897 56	.56
New Hampshire.....	52,673,768	56,713,268	673,263 64	1.19	293,144 87	.52
New York Bowery.....	56,731,750	55,335,795	492,651 09	.89	271,173 26	.49
Niagara.....	197,383,101	199,696,058	1,918,482 29	.96	790,014 18	.40
Northwestern National.....	58,190,366	46,559,117	533,542 90	1.15	232,521 38	.50
Pacific.....	39,983,646	37,352,852	334,264 17	.89	182,109 38	.49
Park.....	9,093,654	10,013,709	57,692 29	.58	40,257 00	.40
Pennsylvania.....	102,583,090	77,923,393	1,076,366 49	1.38	524,741 55	.67
Peoples.....	22,659,720	34,566,431	289,186 61	.83	157,597 49	.46
Phenix.....	402,762,907	375,656,927	4,394,660 45	1.17	1,952,816 39	.52
Prescott.....	20,217,648	18,601,517	231,462 43	1.24	104,244 40	.56
Providence Washington.....	55,384,843	48,321,512	574,878 00	1.19	255,392 60	.53
Rochester German.....	47,055,987	44,834,858	529,661 24	1.35	277,118 22	.62
Springfield.....	167,195,139	135,324,200	1,826,877 31	1.35	851,473 96	.63
Sterling.....	17,909,608	19,377,051	168,568 02	.87	78,384 28	.40
Traders.....	35,008,791	45,328,120	644,702 27	1.42	336,403 07	.74
Union, Pa.....	29,184,159	28,807,976	315,042 50	1.09	141,268 43	.49
Union, San Francisco.....	29,724,798	31,240,027	399,234 48	1.25	138,933 70	.44
United Firemens.....	32,052,069	17,589,773	184,291 79	1.04	72,855 30	.41
United States.....	17,151,705	17,665,453	135,708 56	.77	56,094 93	.32
Washington.....	71,307,209	84,163,974	998,402 96	1.19	366,990 94	.44
Westchester.....	107,066,017	85,149,720	825,943 57	.97	355,070 49	.42
Williamsburg City.....	95,055,694	84,826,982	715,690 53	.84	314,117 21	.37
Totals.....	\$5,566,302,430	\$4,599,099,258	\$47,297,117 78	1.03	\$22,598,182 09	.49

TABLE 7—CONCLUDED.

NAME OF COMPANY.	Risks in force at *end of year.	Risks Written During the Year.	Premiums on Risks Written, During the Year.	Av. Premium Per Centum.	Losses Incurred During the Year.	Per Cent. of Losses Incurred to Risks Written.
MUTUAL COMPANIES OF OTHER STATES.						
Dutchess County	\$39,361,048	\$22,531,862	\$195,520 45	.87	\$93,159 25	.41
Holyoke	23,000,029	8,271,246	110,094 45	1.33	25,933 39	.31
Merchants and Farmers	17,411,355	5,925,781	83,976 27	1.42	20,310 82	.34
Quincy	28,604,380	8,449,914	110,220 08	1.41	21,649 41	.26
Totals	\$108,370,812	\$45,178,806	\$508,811 25	1.13	\$161,052 87	.36
COMPANIES OF OTHER COUNTRIES.						
British America, D. of C.	\$52,230,946	\$49,492,447	\$664,542 43	1.34	\$372,229 69	.75
City of London, England	44,935,206	51,020,231	687,899 29	1.30	389,138 49	.76
Commercial Union, England	240,327,102	218,630,602	2,283,643 33	1.04	1,005,733 83	.46
Fire Association, England	60,014,826	72,162,110	927,078 87	1.28	616,805 93	.85
Guardian, England	89,911,644	86,348,839	784,878 21	.91	339,554 49	.38
Hamburg-Bremen, Germany	81,509,695	85,565,596	955,491 39	1.12	339,554 49	.38
Imperial, England	101,693,340	95,159,394	1,233,387 16	1.30	637,160 39	.67
Lancashire, England	130,020,221	134,524,688	1,400,157 10	1.04	444,136 24	.52
Lion, England	28,695,517	46,793,301	635,576 30	1.36	261,939 80	.56
Liverpool and London and Globe. Eng.	517,150,996	500,807,003	4,498,144 02	.90	1,982,813 22	.40
London, England	102,571,458	91,188,087	845,727 72	.93	413,861 00	.45
London and Lancashire, England	130,807,454	128,786,443	1,279,897 63	.99	542,264 54	.42
North British and Mercantile, England ..	230,559,671	210,050,003	1,998,616 07	.95	981,313 83	.47
Northern, England	94,186,156	98,615,825	1,013,867 63	1.03	518,030 09	.53
Norwich Union, England	92,394,845	92,688,591	898,171 48	.97	455,011 47	.49
Phoenix, England	224,296,722	312,227,136	2,266,727 77	.72	1,045,594 86	.33
Queen, England	172,482,888	153,673,207	1,666,868 28	1.08	814,150 42	.53
Royal, England	357,491,819	341,760,033	3,209,554 06	.94	1,327,539 68	.39
Scottish Union, Scotland	38,378,183	62,288,188	746,738 13	1.20	243,770 67	.39
Sun, England	206,488,234	146,414,603	1,463,293 94	1.00	753,337 00	.51
Transatlantic, Germany	21,625,894	21,250,373	282,299 57	1.33	153,128 46	.72
United Reinsurance Company, England ..	56,281,661	80,585,350	932,328 00	1.16	584,889 00	.73
Western Assurance, D. of C.	62,140,814	66,947,382	993,310 35	1.48	545,936 77	.81
Totals	\$3,144,295,422	\$3,146,988,612	\$31,668,228 73	1.01	\$15,136,225 77	.48
Grand Totals	\$9,916,413,113	\$8,651,592,842	\$89,917,646 87	1.04	\$43,248,208 23	.50

TABLE 8.
FIRE BUSINESS TRANSACTED IN CONNECTICUT DURING THE YEAR ENDING DECEMBER 31ST, 1885.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Incurred.	Per Cent. of Loss to Premium.	Losses Paid.
STOCK COMPANIES OF CONN.					
Aetna.....	\$12,232,630	\$108,635 15	\$64,017 80	58 92	\$65,937 91
Connecticut.....	3,411,200	39,351 30	20,998 82	53 36	21,312 91
Hartford.....	6,476,793	86,959 91	40,967 19	50 60	43,460 63
Meriden.....	2,275,533	29,809 49	10,570 65	35 46	11,917 01
National.....	2,756,647	30,173 08	16,226 38	53 77	13,262 33
Norwalk.....	1,244,633	13,620 87	6,230 64	45 74	6,230 64
Orient.....	2,600,818	24,712 01	15,555 01	62 94	15,061 18
Peoples.....	2,007,399	26,273 05	18,778 54	71 47	16,308 54
Phoenix.....	7,736,400	76,592 91	40,746 02	53 19	32,899 95
Security.....	2,756,001	24,095 81	12,325 10	51 15	12,325 10
Totals.....	\$43,498,054	\$454,223 58	\$246,416 15	54 25	\$238,716 20
MUTUAL COMPANIES OF CONN.					
Danbury.....	\$43,450	\$474 37	\$1,768 76	372 86	\$1,768 76
Farmers.....	39,875	209 87	3,450 00	1643 87	1,100 00
Farmington Valley.....	9,725	157 49	.....	.....	.....
Greenwich.....	98,685	754 45	200 00	26 51	200 00
Hartford.....	8,238,165	41,779 97	19,377 41	46 38	21,735 30
Harwinton.....	46,685	37 00	300 00	810 81	100 00
Litchfield.....	1,458,245	5,246 72	4,765 62	90 83	4,465 62
Madison.....	41,725	676 92	1 00	15	1 00
Middlesex.....	7,269,573	57,786 87	34,614 17	59 89	36,307 37
New London County.....	891,133	5,148 77	973 30	18 90	2,067 17
Norwich.....	213,440	557 76	27 95	5 01	27 95
Rockville.....	86,295	527 00	300 00	56 92	300 00
State.....	1,574,023	9,443 93	8,333 58	88 24	8,333 58
Tolland County.....	3,175,063	26,413 38	28,979 36	109 71	31,169 21
Washington.....	135,625	.....	.....	.....	900 00
Windham County.....	1,725,685	13,586 88	9,331 11	68 67	9,051 11
Totals.....	\$25,047,392	\$162,801 38	\$112,422 26	69 05	\$117,527 07

TABLE 8—CONTINUED.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Incurred.	Per Cent. of Loss to Premium.	Losses Paid.
COS. OF OTHER STATES.					
Agricultural.....	\$4,239,570	\$25,439 34	\$8,582 97	33.73	\$8,492 97
American, N. J.....	1,035,317	9,836 05	1,542 20	15.67	1,567 20
American, N. Y.....	694,361	6,608 65	3,067 26	46.41	3,101 99
American, Pa.....	2,099 889	23,100 15	13,849 38	59.95	16,110 47
American Central.....	None.	None.	None.	None.	None.
American Exchange.....	193,835	1,641 12	1,000 00	60.93	1,000 00
Atlantic.....	129 131	1,769 56	4 099 49	231.66	1,781 50
Buffalo German.....	602,835	5,542 20	7,640 88	173.95	7,608 26
Citizens, Conn.....	None.	None.	None.	None.	None.
Citizens, N. Y.....	1,328,288	14,628 02	9,422 94	64.41	6,784 19
Citizens, Pa.....	303,327	2,745 76	3,492 44	137.19	3,492 44
Clinton.....	277,639	3,333 89	3,586 15	107.57	3,416 15
Commerce.....	781,462	9,506 89	690 93	7.27	639 93
Commercial.....	166,783	2,439 69	685 90	28.11	685 90
Continental.....	4,733,533	51,308 19	27,516 89	53.63	28,856 06
Equitable.....	591,841	6,775 03	2,443 25	36.06	2,193 25
Farragut.....	320,932	3,601 27	1,871 82	51.98	1,871 82
Fire Association.....	2,106,938	27,184 57	20,676 52	76.06	20,726 59
Firemans Fund.....	803,274	10,055 97	7,196 30	71.56	6,589 61
Firemens.....	1,198,123	11,195 95	3,664 76	32.73	3,664 76
First National.....	125,415	1,912 97	2,014 53	105.31	2,016 70
Franklin.....	1 798,365	19 072 59	12,463 29	65.34	11,414 48
German American.....	3,536,315	36,312 32	29,455 55	81.12	24,918 55
Germania.....	1,671,398	18,137 08	10,031 50	55.31	11,499 49
Girard.....	618,295	5,586 60	2 043 50	36.58	1,446 67
Glens Falls.....	1,178,987	10,944 04	3,429 26	31.33	3,929 26
Greenwich.....	None.	None.	None.	None.	None.
Hanover.....	2,650,136	30,638 85	16,612 20	54.22	17,087 13
Home.....	5,706,461	56 950 76	43,986 01	77.23	40,727 68
Howard.....	1,179,998	12,874 92	4,369 04	33.93	5,554 23

Insurance Co. of North America,	4,392,123	49,361 15	28,147 31	57 02	28,828 21
Insurance Co. of State of Pa.,	210,787	2,378 11	828 49	34 84	828 49
Jersey City.....	519,943	4,330 99	2,894 24	66 82	2,894 24
Manufacturers & Builders.....	529,109	6,502 72	4,424 97	68 05	4,213 22
Mechanics.....	804,470	7,526 57	7,768 41	103 21	7,768 41
Mechanics, N. J.....	1,394,053	15,557 70	11,248 88	72 30	11 185 14
Merchants, R. I.....	661,839	7,649 20	2,989 77	39 08	1,746 00
Milwaukee Mechanics Mutual..	546,422	4,680 05	17 70	.038	17 70
Montauk.....	396,592	3,289 52	6,660 39	202 47	6,627 76
Newark.....	358,699	3,571 93	4,410 66	123 48	3,347 03
New Hampshire.....	1,997,954	23,648 92	7,595 38	32 11	5,701 95
New York Bowery.....	1,688,972	17,215 67	3,370 93	19 58	4,337 05
Niagara.....	2,902,529	35,343 54	21,186 01	59 94	18,628 16
Northwestern National.....	310,692	3,663 03	2,294 25	62 63	1,949 07
Pacific.....	267,595	2,761 97	None.	None.	None.
Park.....	211,125	1,270 80	1,442 38	113 50	1,442 38
Pennsylvania.....	780,870	10,569 21	3,831 09	36 25	3,831 09
Peoples.....	438,158	5,458 55	3,677 09	67 38	3,242 08
Phenix.....	2,246,327	25,115 33	10,893 84	43 37	10,550 85
Prescott.....	484,542	7,623 44	5,318 84	69 77	5,318 84
Providence-Washington.....	984,600	10,912 37	4,145 71	37 99	3,913 74
Rochester German.....	567,723	7,258 00	4,701 94	64 78	4,643 20
Springfield.....	2,914,580	30,077 59	23,477 04	65 07	22,490 75
Sterling.....	468,498	5,740 62	4,085 01	71 16	3,908 35
Traders.....	648,834	8,627 73	9,824 00	113 86	9,758 73
Union, Pa.....	1,255,382	10,389 30	6,442 07	62 00	4,887 07
Union, San Francisco.....	271,077	3,312 55	76 67	2 31	76 67
United Firemens.....	132,550	1,490 42	2,331 86	156 45	2,331 86
United States.....	215,760	1,933 73	32 63	1 68	.....
Washington.....	2,853,732	20,581 88	7,817 94	37 98	7,877 94
Westchester.....	1,389,429	14,425 34	7,245 90	50 23	7,248 77
Williamsburg City.....	2,494,273	22,653 47	7,558 58	33 36	7,558 58
Totals.....	\$75,412,287	\$790,063 83	\$452,174 94	57 23	\$434,330 61

TABLE 8—CONCLUDED.

NAME OF COMPANY.	Risks Written.	Premiums Received.	Losses Incurred.	Per Cent. of Loss to Premium.	Losses Paid.
MUTUAL COS. OF OTHER STATES.					
Dutchess County.....	\$701,529	\$10,372 68	\$2,656 16	25.60	\$2,656 16
Holyoke.....	588,790	5,215 72	1,991 22	38.17	1,991 22
Merchants & Farmers.....	391,912	3,308 51	5,382 92	162.69	5,382 92
Quincy.....	62,275	553 94			
Totals.....	\$1,744,506	\$19,450 85	\$10,030 30	51.57	\$10,030 30
COS. OF OTHER COUNTRIES.					
British America, D. of C.....	\$918,647	\$11,332 52	\$5,215 74	46.02	\$5,008 29
City of London, England.....	624,632	8,390 05	4,282 34	51.04	4,288 49
Commercial Union, England.....	2,353,389	31,222 48	19,208 24	61.45	19,355 14
Fire Association, England.....	535,461	7,273 54	4,393 38	60.40	3,743 38
Guardian, England.....	1,527,126	18,139 86	12,542 19	69.14	9,924 33
Hamburg-Bremen, Germany.....	608,452	7,768 43	4,484 50	57.73	3,864 50
Imperial, England.....	1,511,802	19,342 05	10,000 86	51.71	9,600 86
Lancashire, England.....	1,335,687	16,742 85	9,344 27	55.81	7,908 77
Lion, England.....	1,009,800	11,811 25	2,016 55	17.08	2,016 55
Liverpool & Lon. & Globe, Eng.,	4,682,623	52,550 05	24,779 40	47.15	24,103 40
London, England.....	1,149,760	12,503 06	9,232 60	73.84	9,133 60
London & Lancashire, England	1,026,773	14,151 74	1,210 41	8.55	833 41
North Brit. & Mercantile, Eng.	3,150,923	35,544 27	27,133 18	76.33	28,057 86
Northern, England.....	1,122,479	13,073 21	8,478 01	64.85	9,317 79
Norwich Union, Eng.....	1,296,568	16,640 34	12,081 96	72.61	12,593 90
Phoenix, England.....	1,273,963	16,283 28	13,237 00	81.29	13,713 11
Queen, England.....	2,471,043	26,999 04	12,249 46	45.37	9,356 90
Royal, England.....	2,002,373	25,389 48	15,605 19	61.46	12,912 53
Scottish Union, Scotland.....	1,449 900	16,515 36	5,747 52	34.79	5,748 67
Sun, England.....	1,252,900	10,446 79	4,978 00	47.65	4,912 40
Transatlantic, Germany.....	250,835	2,726 21	2,018 72	74.05	2,018 72
United Reinsurance Co., Eng.....	1,523,577	17,962 11	11,253 00	62.65	9,699 00
Western Assurance, D. of C.....	193,567	3,016 16	2,583 43	85.65	2,580 51
Totals.....	\$33,362,280	\$395,824 13	\$222,075 95	56.10	\$210,692 11
Grand Totals.....	\$179,064,519	\$1,822,363 77	\$1,043,119 60	57.24	\$1,011,296 29

TABLE 9.

FIRE RISKS WRITTEN, PREMIUMS RECEIVED, & AVERAGE PREMIUM P. C. IN 1883, 1884 & 1885 [Exclusive of Perpetuals.]

STATISTICAL TABLES.

443

NAME OF COMPANY.	1883.			1884.			1885.			AV. PREMIUM PER CENT.		
	Risks Written.	Premiums on do.		Risks Written.	Premiums on do.		Risks Written.	Premiums on do.		1883.	1884.	1885.
STOCK COS. OF CONN.												
Aetna	\$235,468,652	\$2,540,423 66		\$231,674,285	\$2,626,379 93		\$225,105,594	\$2,652,391 32		1.07	1.13	1.18
Connecticut	83,737,730	928,220 50		84,230,442	1,004,107 03		87,166,313	1,101,421 68		1.11	1.19	1.26
Hartford	215,994,435	2,607,999 22		215,184,607	2,683,018 11		205,865,179	2,633,730 68		1.20	1.25	1.25
Meriden	74,522,620	84,959 87		73,532,445	90,389 33		73,669,350	96,538 44		1.14	1.20	1.31
National	40,270,215	451,023 74		40,781,908	490,031 85		43,738,826	544,870 74		1.11	1.20	1.25
Norwalk	1,204,086	11,213 52		1,161,954	12,114 66		1,244,633	13,620 87		.93	1.04	1.09
Orient	40,497,328	517,771 44		47,276,498	619,054 02		50,972,716	694,166 63		1.28	1.31	1.36
Peoples	2,714,435	30,660 46		2,829,067	35,753 59		3,061,058	41,989 33		1.13	1.26	1.34
Phoenix	179,644,231	2,030,162 19		179,295,193	2,191,395 66		175,614,242	2,202,626 36		1.13	1.22	1.25
Security	20,178,352	225,190 45		19,546,295	234,247 40		34,645,953	299,331 68		1.12	1.20	.86
Totals	\$827,162,084	\$9,427,625 05		\$829,512,694	\$9,987,151 58		\$835,278,774	\$10,280,687 73		1.14	1.20	1.21
MUTUAL COS. OF CONN.												
Danbury	\$47,600	\$476 93		\$48,475	\$327 58		\$43,450	\$474 37		1.	.68	1.09
Farmers	55,875	210 10		52,795	212 95		39,875	209 87		.37	.40	.53
Farmington Valley	11,455	207 12		13,380	311 23		9,725	157 49		1.81	2.32	1.62
Greenwich	94,456	608 73		88,550	591 88		98,685	754 45		.64	.67	.76
Hartford County	8,249,549	41,857 14		8,263,920	42,057 00		8,238,165	41,779 97		.51	.51	.51
Harwinton	59,100	50 00		39,755	39 00		46,685	37 00		.09	.08	.08
Litchfield	1,567,847	5,903 60		1,420,686	5,068 86		1,458,245	5,246 72		.38	.36	.36
Madison	58,005	469 32		47,306	414 37		41,725	676 92		.81	.88	1.62
Middlesex	8,163,401	54,826 69		8,022,827	51,629 30		7,269,573	57,786 87		.67	.64	.79
New London County	852,627	4,894 32		909,663	5,126 05		891,133	5,148 77		.57	.56	.58
Norwich	216,140	554 37		214,040	555 61		213,440	557 76		.26	.26	.26
Rockville	73,622	456 47		105,623	639 29		86,295	527 00		.62	.60	.61
State	1,496,912	8,761 37		1,511,758	10,084 53		1,574,023	9,443 93		.58	.67	.60
Tolland County	2,913,645	24,823 56		3,079,553	24,663 58		3,175,063	26,413 38		.85	.80	.83
Washington	215,920	271 25		157,636	....		135,625	....		.13	....	....
Windham County	1,654,796	13,391 75		1,626,386	12,203 98		1,725,685	13,586 88		.81	.75	.79
Totals	\$25,730,950	\$157,762 72		\$25,602,354	\$153,925 21		\$25,047,392	\$162,801 38		.61	.60	.65

TABLE 9—CONTINUED.

NAME OF COMPANY.	1883.		1884.		1885.		AV. PREMIUM PER CENT.		
	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	Risks Written.	Premiums on do.	1883.	1884.	1885.
COS. OF OTHER STATES.									
Agricultural	\$90,898,386	\$784,087 54	\$92,808,752	\$843,413 47	\$88,813,674	\$808,330 22	.86	.91	.91
American, N. J.	37,837,939	303,845 18	50,115,602	403,027 30	48,024,820	446,752 27	.80	.78	.93
American, N. Y.	69,887,096	301,390 99	67,385,993	294,641 16	70,468,507	311,019 71	.43	.44	.44
American, Pa.	72,892,533	876,707 68	82,117,281	972,802 50	86,948,402	1,137,164 96	1.22	1.18	1.31
American Central					43,521,584	579,398 32	.....	.....	1.33
American Exchange	10,788,649	48,446 23	11,285,532	51,791 65	10,902,921	53,266 00	.45	.46	.49
Atlantic	5,848,606	58,397 56	5,257,521	57,093 04	4,519,754	48,460 49	1.00	1.09	1.07
Buffalo German	43,557,949	456,385 46	43,553,271	460,262 32	44,638,735	485,968 18	1.05	1.05	1.09
Citizens, Conn.					4,716,926	66,669 66	.....	.....	1.41
Citizens, N. Y.	67,477,475	433,012 28	87,957,455	820,792 30	82,593,521	745,154 96	.64	.93	.90
Citizens, Pa.	12,319,318	128,731 16	21,072,256	252,480 23	24,206,765	258,786 95	1.04	1.20	1.07
Clinton	39,463,033	265,818 38	39,875,286	267,688 09	24,562,150	288,070 76	.67	.67	1.18
Commerce	17,091,073	162,064 29	16,492,616	169,214 19	15,598,046	159,672 59	.95	1.03	1.02
Commercial					24,624,543	394,738 31	1.18	.....	1.60
Continental	380,112,308	2,730,081 57	383,427,946	2,816,860 89	378,067,305	3,183,120 92	.72	.73	.84
Equitable	21,735,373	246,016 88	18,949,052	214,365 90	18,544,429	217,081 89	1.13	1.13	1.17
Farragut	30,209,068	183,866 76	28,437,071	179,527 68	27,080,585	193,207 84	.61	.63	.71
Fire Association	144,933,934	1,786,160 42	133,101,652	1,644,585 59	136,791,031	1,608,778 76	1.23	1.24	1.24
Fireman's Fund	58,086,433	787,356 21	50,025,171	785,999 57	62,339,413	878,018 47	1.36	1.40	1.41
Firemans	31,010,656	236,064 35	31,478,539	261,104 87	33,783,159	306,137 76	.76	.83	.91
First National	7,184,601	94,159 24	5,300,771	84,472 78	5,402,634	90,352 26	1.31	1.59	1.67
Franklin	59,778,787	638,603 14	52,359,651	557,018 28	52,123,497	559,785 33	1.07	1.06	1.07
German-American	251,169,002	2,065,043 28	243,752,283	2,311,413 90	331,578,534	2,562,569 60	.82	.95	.77
Germania	143,049,979	1,333,859 80	172,776,647	1,763,184 54	159,332,014	1,533,260 80	.93	1.02	.96
Girard	37,473,084	376,387 98	34,356,542	348,797 78	32,765,339	330,897 21	1.	1.01	1.01
Glens Falls	54,897,709	560,997 37	56,786,321	590,072 11	59,187,337	640,372 21	1.02	1.04	1.08
Greenwich					160,846,111	832,721 56	.....	.....	.52
Hanover	195,759,175	1,257,725 39	144,248,519	1,580,661 57	140,586,101	1,472,519 61	1.	1.09	1.05
Home	313,347,287	3,459,544 38	349,999,679	3,811,427 76	351,166,600	3,862,810 16	1.10	1.09	1.10
Howard	56,527,225	547,531 15	49,867,628	477,880 54	50,028,172	474,348 34	.97	.96	.95

Ins. Co. of No. America.	228,467,316	2,443,116 40	190,401,393	2,437,331 01	191,445,857	2,466,521 61	1.07	1.27	1.29
Ins. Co. of State of Pa.	16,808,713	161,477 26	16,604,446	176,036 70	15,122,570	160,754 19	.96	1.06	1.06
Jersey City.	6,903,854	52,603 78	6,744,262	53,219 04	6,811,005	53,454 37	.76	.71	.78
Manufacturers & Builders	27,732,797	164,190 00	35,978,250	234,871 30	31,748,740	206,082 55	.59	.65	.65
Mechanics.	33,640,166	270,208 95	33,246,445	285,313 85	37,362,102	303,987 36	.8	.86	.81
Mechanics, N. J.	64,821,126	647,463 46	61,176,233	659,691 75	60,485,886	653,679 56	1.	1.08	1.08
Merchants, N. Y.					26,424,271	233,711 50			.88
Merchants, R. I.	23,259,526	269,706 90	19,972,738	230,176 12	18,750,696	221,432 79	1.16	1.15	1.18
Milwaukee Mechanics.					37,178,333	513,419 52			1.38
Montauk.	17,429,288	130,409 28	17,170,608	140,195 55	18,537,939	155,613 48	.75	.82	.84
Newark.	22,347,247	186,690 79	22,138 37	179,372 81	17,966,560	175,019 81	.84	.81	.92
New Hampshire.	39,774,387	517,934 05	49,834,340	560,658 90	56,713,268	673,263 64	1.3	1.13	1.19
New York Bowery.	56,209,639	386,887 57	51,457,476	452,041 45	55,335,795	492,651 09	.68	.88	.89
Niagara.	158,448,325	1,595,521 97	161,138,553	1,652,627 25	199,696,058	1,918,482 29	1.01	1.03	.96
Northwestern National.	46,566,225	475,848 68	47,501,795	520,580 87	46,559,117	533,542 90	1.02	1.09	1.15
Pacific.					37,352,852	334,264 17			.89
Park.	13,067,944	72,884 25	11,157,308	64,429 45	10,013,709	57,692 29	.56	.58	.58
Pennsylvania.	73,859,254	943,996 45	73,331,751	979,674 65	76,680,940	1,046,295 53	1.28	1.34	1.36
Peoples.	19,485,266	167,556 67	26,337,350	223,523 85	34,566,431	289,186 61	.86	.85	.83
Phenix.	271,737,417	2,977,323 22	378,692,883	4,039,272 59	375,056,927	4,394,660 45	1.1	1.07	1.17
Prescott.	17,361,693	194,292 14	17,666,497	210,020 44	18,601,517	231,462 43	1.11	1.19	1.24
Providence-Washington.	70,555,204	649,529 80	58,208,482	581,367 38	48,321,512	574,878 00	.93	1	1.19
Rochester German.	38,792,831	412,926 43	45,494,753	537,198 91	44,834,858	529,061 24	1.06	1.18	1.35
Springfield.	130,650,000	1,762,590 12	136,601,800	1,913,685 51	135,324,200	1,826,877 31	1.35	1.40	1.35
Star.	42,337,682	402,378 23	32,328,060	305,637 46			.95	.94	
Sterling.	18,326,765	132,223 67	19,349,046	154,986 40	19,377,051	168,568 02	.72	.80	.87
Traders.	41,939,673	531,935 57	50,820,796	668,330 60	45,328,120	644,702 27	1.27	1.31	1.42
Union, Pa.			27,266,093	347,570 75	28,763,726	313,997 80		1.27	1.09
Union, San Francisco.	37,921,284	393,354 86	37,278,050	407,438 72	31,240,027	390,234 48	1.04	1.09	1.25
United Firemens.			13,595,361	122,866 86	15,974,815	147,895 28		.90	.93
United States.	15,085,948	81,633 62	17,704,113	114,085 78	17,665,453	135,708 56	.54	.64	.77
Washington.	42,226,875	420,404 95	63,762,015	778,101 07	84,163,974	998,402 96	1.	1.22	1.19
Westchester.	76,626,011	700,627 49	78,490,347	748,355 88	85,149,720	825,943 57	.91	.95	.97
Williamsburg City.	102,619,117	743,438 99	141,627,924	810,135 51	84,826,982	715,690 53	.72	.57	.84
Totals.	\$3,975,359,499	\$38,442,978 61	\$4,222,006,481	\$42,609,528 42	\$4,587,743,620	\$47,007,174 26	.97	1.01	1.02

TABLE 9—CONCLUDED.

NAME OF COMPANY.	1883.			1884.			1885.			AV. PREMIUM PER CENT.		
	Risks Written.	Premiums on do.		Risks Written.	Premiums on do.		Risks Written.	Premiums on do.		1883.	1884.	1885.
Mutual Companies of other States.												
Dutchess County.....	\$6,233,206	\$80,871 50		\$6,348,780	\$84,149 53		\$2,531,862	\$195,520 45		.....	.....	.87
Holyoke.....	61,057,604	760,802 15		54,579,259	720,316 67		8,271,246	110 094 45		1.3	1.33	1.33
Merchants & Farmers.....	3,975,792	52,309 33		4,490,926	60,471 36		5,925,784	83,976 27		1.32	1.35	1.42
Quincy.....	7,161,514	97,491 23		7,455,420	104,915 53		8,449,914	119,220 08		1.36	1.41	1.41
Totals.....	\$17,370,512	\$230,672 06		\$18,295,126	\$240,536 42		\$45,178,806	\$508,811 25		1.33	1.36	1.13
Companies of other Countries.												
British America.....	\$46,865,993	\$576,404 00		\$47,058,161	\$590,481 82		\$49,492,447	\$664,542 43		1.22	1.27	1.34
City of London.....	61,057,604	760,802 15		54,579,259	720,316 67		51,029,231	687,899 29		1.24	1.32	1.30
Commercial Union.....	174,239,545	2,107,391 91		244,446,652	3,212,114 78		218,630,662	2,283,643 33		1.2	.95	1.04
Fire Association.....	79,309,854	944,559 94		78,172,753	998,697 88		72,162,110	927,078 87		1.19	1.28	1.28
Guardian.....	94,720,449	832,700 29		84,328,440	726,344 46		86,348,839	784,878 21		.87	.86	.91
Hamburg-Bremen.....	79,955,990	886,396 30		82,930,401	943,626 65		85,565,596	955,491 39		1.1	1.14	1.12
Imperial.....	108,908,520	1,311,553 82		99,796,845	1,241,124 88		95,159,394	1,233,387 16		1.2	1.24	1.30
Lancashire.....	127,955,734	1,307,235 61		126,701,643	1,305,034 03		134,524,688	1,400,157 10		1.02	1.04	1.04
Lion.....	56,323,456	660,566 26		48,262,385	616,358 86		46,793,361	635,576 30		1.17	1.28	1.36
Liv. & London & Globe.	528,439,136	4,360,753 77		518,438,409	4,483,247 66		500,807,003	4,498,144 02		.83	.86	.90
London.....	110,194,468	1,027,313 20		97,431,444	858,153 02		91,188,087	845,727 72		.93	.88	.93
London & Lancashire.....	152,718,852	1,377,298 31		129,561,800	1,256,551 32		128,786,443	1,279,897 63		.9	.97	.99
North British and Mer..	260,018,551	2,055,812 28		220,025,598	1,928,766 27		210,050,003	1,998,616 07		.79	.88	.95
Northern.....	75,964,396	811,404 96		83,240,820	962,700 23		98,615,825	1,013,867 63		1.07	1.16	1.03
Norwich Union.....	98,095,723	890,479 02		94,148,247	905,832 50		92,688,591	898,171 48		.91	.96	.97
Phoenix.....	175,297,980	1,518,527 40		181,789,277	1,575,940 55		312,227,136	2,266,727 77		.87	.87	.72
Queen.....	158,041,861	1,639,830 34		149,358,689	1,538,896 11		153,673,267	1,666,898 28		1.04	1.03	1.08
Royal.....	369,691,200	3,072,447 96		355,948,423	3,230,401 19		341,593,033	3,203,305 76		.83	.91	.94
Scottish Union.....	67,076,898	724,491 52		59,319,680	676,795 93		62,288,188	746,738 13		1.08	1.15	1.20
Sun.....	130,411,670	1,304,525 79		145,105,374	1,496,571 89		146,414,603	1,463,293 94		1.	1.03	1.00
Transatlantic.....	23,605,879	285,744 55		22,636,936	289,395 41		21,250,373	282,299 57		1.21	1.28	1.33
United Fire Reinsurance.	137,079,219	1,709,238 99		35,660,203	363,385 04		80,585,350	932,328 00		1.24	1.02	1.16
Western.....	76,277,668	1,072,413 47		72,564,136	1,086,043 14		66,947,382	993,310 35		1.4	1.50	1.48
Totals.....	\$3,192,250,632	\$31,237,891 84		\$3,031,565,575	\$30,115,680 29		\$3,146,821,612	\$31,661,980 40		.98	.99	1.01
Grand Totals..	\$8,037,873,677	\$79,496,930 28		\$8,126,982,230	\$83,115,821 92		\$8,640,070,204	\$89,621,455 02		.99	1.02	1.04

TABLE 10.

MARINE AND INLAND BUSINESS.

STATISTICAL TABLES.

447

NAME OF COMPANY.	Risks in Force.	Risks Written.	Premiums on Risks Written.	Av. Premium Per Centum.	Losses Paid.	Losses Incurred During Year.
STOCK COMPANIES OF CONNECTICUT.						
Aetna.....	\$604,788	\$36,404,917	\$162,986 26	.448	\$86,947 48	\$80,442 69
Security.....	557,045	4,551,296	58,931 12	1.294	35,073 28	34,874 87
Totals.....	\$1,161,833	\$40,956,213	\$221,917 38	.542	\$122,020 76	\$115,317 56
COMPANIES OF OTHER STATES.						
Atlantic.....	.....	\$407,796	\$1,417 81	.348	.....	.....
Citizens, Conn.....	\$26,500	109,895	3,131 63	2.849	\$4,579 23	\$3,546 45
Citizens, Pa.....	38,500	258,155	3,881 77	1.504	.....	1,500 00
Commercial.....	279,541	2,567,828	41,203 28	1.604	17,388 43	12,138 43
Continental.....	3,601,809	206,157,092	637,228 24	.309	422,150 98	372,285 17
Equitable.....	131,202	2,472,793	20,148 96	.815	10,109 67	13,386 35
Fireman's Fund.....	1,859,154	16,033,133	328,314 15	2.047	147,457 24	156,305 45
Greenwich.....	3,624,779	36,354,606	147,026 03	.406	59,975 35	56,134 36
Insurance Co. of North America.....	19,330,666	217,564,978	1,557,682 45	.716	1,227,482 28	1,228,000 00
Insurance Co. of the State of Pa.....	1,071,553	8,139,059	66,715 23	.819	68,940 07	54,878 21
Merchants.....	8,731	266,342	2,802 94	1.052	3,019 61	2,519 61
Northwestern National.....	40,000	1,866,594	14,199 06	.761	9,951 12	9,301 12
Phenix.....	21,539,197	190,086,622	1,377,439 22	.725	944,080 85	907,679 85
Providence-Washington.....	2,147,796	46,005,694	458,689 31	.997	248,283 52	268,350 18
Traders.....	None.	1,111,986	4,167 51	.375	122 99	122 99
Union, Pa.....	560,936	50,360,326	333,492 14	.662	193,754 27	238,472 96
Union, San Francisco.....	808,636	9,472,571	112,355 55	1.181	68,901 90	68,641 38
United States.....	322,900	468,992	10,595 48	2.252	4,523 27	4,872 27
Washington.....	2,266,445	9,387,103	231,841 15	2.469	169,397 98	182,502 98
Totals.....	\$57,658,345	\$799,091,565	\$5,352,901 91	.669	\$3,600,418 76	\$3,580,637 76
COMPANIES OF OTHER COUNTRIES.						
British America.....	\$342,842	\$7,221,299	\$58,542 68	.811	\$22,413 71	\$23,715 55
Commercial Union.....	1,052,152	12,580,114	90,276 65	.718	26,072 37	26,072 37
Western Assurance.....	1,121,048	18,764,470	116,272 98	.619	60,514 99	59,747 05
Totals.....	\$2,516,042	\$38,565,883	\$265,092 31	.687	\$109,001 07	\$109,534 97
Grand Totals.....	\$61,336,220	\$878,613,661	\$5,839,911 60	.664	\$3,831,440 59	\$3,803,490 29

TABLE 11.

SUMMARY COMPARISON OF FIRE BUSINESS (INCLUDING MUTUALS) IN CONN. FOR THE PAST THIRTEEN YEARS.

	Companies.	Stock.	Mutual.	Total.	Risks Written.	Premiums Received.	Average Premium Per Cent.	Losses Paid.	Per Cent. of Losses to Premiums Received.	Number of Companies Organized.	Number of Companies Suspended.
1873	Conn. Companies.	12	16	28	\$81,304,874	\$735,189 00	.88	\$201,978 00	39.72	0	1
1874	do.	13	17	30	88,931,060	944,360 00	1.06	413,597 00	43.86	2	0
1875	do.	13	18	31	83,633,480	885,513 00	1.04	513,699 00	59.28	1	0
1876	do.	13	19	32	80,129,485	783,629 00	.80	405,168 00	51.74	0	0
1877	do.	11	30	30	70,113,260	685,804 00	.90	413,645 00	60.32	0	2
1878	do.	11	18	29	67,018,201	597,184 00	.88	230,012 00	40.17	0	2
1879	do.	12	17	29	64,272,298	551,780 00	.86	222,042 00	40.24	1	1
1880	do.	11	17	28	68,430,316	559,188 00	.82	236,214 00	42.24	0	1
1881	do.	10	17	27	72,979,746	584,579 00	.80	205,716 00	35.19	0	1
1882	do.	10	17	27	68,603,641	507,247 00	.83	304,085 00	53.61	0	0
1883	do.	10	17	27	70,544,010	574,589 02	.84	397,417 34	53.49	0	0
1884	do.	10	17	27	60,850,596	604,130 63	.86	232,493 99	38.48	0	0
1885	do.	10	16	26	68,545,446	617,024 96	.90	356,243 27	57.73	0	0
1873	Other Companies.	82	3	85	1,109,138 00	1,109,138 00	1.40	460,573 00	36.12	Adm. 19	With. 28
1874	do.	85	4	89	1,113,436 00	1,113,436 00	1.37	704,176 00	63.24	" 22	" 9
1875	do.	94	4	98	82,627,671	1,084,354 00	1.31	735,890 00	67.87	" 21	" 10
1876	do.	98	5	103	79,216,434	976,341 00	1.24	411,224 00	42.03	" 8	" 3
1877	do.	95	5	100	79,730,445	879,173 00	1.12	577,506 00	65.69	" 17	" 17
1878	do.	97	5	92	77,324,758	825,062 00	1.07	333,366 00	40.38	" 11	" 12
1879	do.	98	2	100	81,038,985	796,617 00	.98	307,889 00	38.65	" 16	" 11
1880	do.	95	2	97	87,412,326	846,036 00	.97	408,002 00	48.22	" 8	" 8
1881	do.	88	2	90	102,335,509	953,368 00	.93	457,223 00	47.96	" 7	" 6
1882	do.	84	2	86	104,897,297	953,437 00	.91	578,514 00	60.68	" 6	" 7
1883	do.	85	3	88	107,542,030	1,046,452 23	.97	761,533 98	72.77	" 8	" 6
1884	do.	81	3	84	106,046,647	1,135,929 31	1.07	571,870 78	50.34	" 2	" 6
1885	do.	86	4	90	110,519,073	1,205,338 81	1.09	655,053 02	54.34	" 8	" 2

TABLE 12.

SUMMARY COMPARISON OF CONDITION OF FIRE INS. COS. AUTHORIZED IN CONN. FROM 1873 TO 1886.

Companies.	Cash Capital.	Gross Assets.	Liabilities exclusive of Capital, Scrip. and Surplus.	Surplus as regards Policy-holders.	Income.	Expenditures.	Premium Receipts.	Losses Paid.	Risks in Force.	Per Cent. of Losses to Premiums Received.
1873	Comm. Companies,									
1874	do.	\$13,560,127 00	\$5,526,005 00	\$8,034,122 00	\$10,048,051 00	\$9,578,479 00	\$10,255,078 00	\$6,160,211 00	\$689,257,635	60.01
1875	do.	15,337,448 00	5,680,019 00	9,757,428 00	10,735,383 00	8,750,311 00	9,992,576 00	4,689,139 00	682,708,593	47.39
1876	do.	16,268,455 00	5,469,552 00	10,798,903 00	10,111,214 00	9,229,803 00	9,195,617 00	5,203,416 00	668,927,018	56.39
1877	do.	17,659,440 00	5,256,448 00	12,402,992 00	9,090,310 00	8,414,607 00	8,087,979 00	4,399,971 00	633,458,645	54.39
1878	do.	17,049,870 00	4,956,118 00	12,093,752 00	8,280,704 00	8,444,776 00	7,939,204 00	4,539,894 00	627,323,070	61.32
1879	do.	17,654,916 00	4,852,317 00	12,792,598 00	7,527,585 00	6,857,116 00	6,623,179 00	3,434,171 00	723,265,917	51.35
1880	do.	17,216,944 00	4,846,103 00	12,370,841 00	7,276,978 00	7,130,059 00	6,169,152 00	3,772,118 00	749,536,393	61.14
1881	do.	19,207,296 00	5,099,381 00	14,107,914 00	7,755,419 00	7,232,562 00	7,183,041 00	3,793,748 00	676,208,413	51.94
1882	do.	23,123,053 00	5,328,257 00	17,794,796 00	11,370,753 00	7,502,064 00	8,110,012 00	3,910,439 00	844,187,014	48.56
1883	do.	23,738,974 00	6,120,795 00	17,618,179 00	9,154,890 00	8,743,447 00	8,863,555 00	4,712,762 00	894,422,051	53.53
1884	do.	25,422,231 00	7,089,476 00	18,338,755 00	10,022,946 00	9,511,346 00	8,789,277 00	5,211,691 00	1,030,779,080	59.30
1885	do.	25,235,401 48	7,572,467 81	17,663,024 00	10,485,267 00	10,017,995 00	9,023,727 00	5,474,616 00	1,067,619,072	60.10
1886	do.	26,280,341 24	7,675,815 94	18,557,335 00	10,668,343 00	10,023,994 00	9,474,425 00	5,451,927 00	1,098,600,682	59.44
1873	Other Companies,									
1874	do.	23,630,055 00	31,395,074 00	32,794,745 00	47,796,932 00	44,423,880 00	44,184,101 00	29,395,447 00	3,665,377,171	66.53
1875	do.	24,387,239 00	31,395,074 00	42,545,403 00	47,751,449 00	36,939,032 00	43,873,616 00	29,374,972 00	3,808,395,100	46.44
1876	do.	27,257,539 00	32,240,411 00	50,120,629 00	46,274,399 00	37,078,971 00	42,099,463 00	20,565,511 00	3,599,067,146	48.85
1877	do.	30,039,239 00	30,591,633 00	59,061,509 00	45,430,209 00	39,554,279 00	37,974,802 00	21,365,449 00	4,942,050,104	56.35
1878	do.	28,590,010 00	31,067,567 00	58,368,553 00	44,931,459 00	40,310,665 00	40,101,656 00	22,606,273 00	4,297,420,431	56.25
1879	do.	28,030,000 00	32,950,388 00	59,729,931 00	44,695,698 00	37,386,601 00	37,062,128 00	29,365,877 00	4,452,649,167	53.66
1880	do.	29,830,010 00	38,917,698 00	67,759,807 00	45,127,320 00	43,386,571 00	37,967,766 00	23,434,890 00	5,067,836,804	68.30
1881	do.	106,677,585 00	39,917,698 00	66,762,887 00	52,702,791 00	46,158,763 00	48,322,691 00	23,015,935 00	5,592,772,109	47.63
1882	do.	114,370,384 00	43,353,973 00	69,975,485 00	60,045,485 00	52,705,012 00	60,197,681 00	31,096,375 00	6,445,090,378	51.60
1883	do.	119,102,798 00	47,048,740 00	71,053,423 00	63,449,132 00	57,096,395 00	67,579,424 00	35,156,920 00	7,047,627,326	52.02
1884	do.	128,295,466 00	54,611,091 00	73,684,374 00	69,187,810 00	64,573,756 00	64,021,222 00	39,292,924 00	7,427,685,223	61.07
1885	do.	126,341,264 10	68,110,442 00	58,224,822 50	70,597,705 00	68,209,857 00	61,037,353 00	39,146,363 00	7,919,140,263	64.44
1886	do.	135,268,543 30	60,469,521 11	74,799,022 00	75,395,123 00	70,486,211 00	70,000,455 00	42,159,281 00	8,879,149,051	60.22

DIRECTORY OF COMPANIES.

LIST OF INSURANCE COMPANIES, OTHER THAN LIFE, AUTHORIZED TO DO BUSINESS IN CONNECTICUT.

DIRECTORY LIST.

453

NAME OF COMPANY.	Paid-up Capital.	President.	Secretary.
STOCK COMPANIES OF CONNECTICUT.			
Ætna, Hartford.....	\$4,000,000 00	Lucius J. Hendee.....	Jotham Goodnow.
Connecticut, Hartford.....	1,000,000 00	J. D. Browne.....	Charles R. Burt.
Hartford, Hartford.....	1,250,000 00	George L. Chase.....	C. B. Whiting.
Meriden, Meriden.....	200,000 00	A. Chamberlain.....	E. B. Cowles.
National, Hartford.....	1,000,000 00	Mark Howard.....	James Nichols.
Norwalk, Norwalk.....	50,000 00	William C. Street.....	George R. Cowles.
Orient, Hartford.....	1,000,000 00	John W. Brooks.....	George W. Lester.
Peoples, Middletown.....	101,500 00	Jesse G. Baldwin.....	Seth H. Butler.
Phoenix, Hartford.....	2,000,000 00	H. Kellogg.....	D. W. C. Skilton.
Security, New Haven.....	200,000 00	Charles S. Leete.....	H. Mason.
Hartford Steam Boiler Inspection & Insurance.....	250,000 00	J. M. Allen.....	J. B. Pierce.
Total.....	\$11,051,500 00		
MUTUAL COMPANIES OF CONNECTICUT.			
Danbury, Danbury.....	Assets. \$21,572 10	F. S. Wildman.....	George B. Benjamin, Jr.
Farmers, Suffield.....	3,371 82	Samuel White.....	W. E. Burbank.
Farmington Valley, Farmington.....	7,365 00	Edward Norton.....	Richard H. Gay.
Greenwich, Greenwich.....	5,499 41	Thomas A. Mead.....	John Dayton.
Hartford County, Hartford.....	335,250 96	Wm. E. Sugden.....	Wm. A. Erving.
Harwinton, Harwinton.....		C. S. Barber.....	David Birge.
Litchfield, Litchfield.....	93,011 28	Abijah Catlin.....	Henry W. Wessells.
Madison, Madison.....	5,648 01	John N. Chittenden.....	Wm. S. Hull.
Middlesex, Middletown.....	518,042 00	O. Vincent Coffin.....	C. W. Harris.
Mutual Assurance, Norwich.....	13,016 85	E. F. Parker.....	Asa Backus.
New London County, Norwich.....	76,718 30	George Maxwell.....	J. F. Williams.
Rockville, Rockville.....	6,317 84	Ralph Gillett.....	A. T. Bissell.
State, Hartford.....	39,935 96	Lyman Dunning.....	Isaac Cross, Jr.
Tobacco Growers, North Canaan.....	1,307 41	Lucius S. Fuller.....	C. H. Briggs.
Tolland County, Tolland.....	83,426 00	C. H. Mason.....	Edward S. Fuller.
Washington, Washington.....	64 17	David Greenslit.....	S. J. Logan.
Windham County, Brooklyn.....	60,985 55		John Palmer.
Total.....	\$1,196,053 78		

LIST OF INSURANCE COMPANIES, OTHER THAN LIFE, AUTHORIZED TO DO BUSINESS IN CONN.—CONTINUED.
Attorney to accept service in Connecticut, Insurance Commissioner, Hartford.

NAME OF COMPANY.	Admitted to Connecticut.	Paid-up Capital.	President.	Secretary.
STOCK COMPANIES OF OTHER STATES.				
Agricultural, Watertown, N. Y.	1865	\$500,000 00	Isaac Munson.....	H. M. Stevens.
American, Newark, N. J.	1875	600,000 00	Fred H. Harris.....	J. H. Worden.
American, New York, N. Y.	1880	400,000 00	James M. Halsted.....	David Ade.
American, Philadelphia, Penn.	1871	400,000 00	Thos. H. Montgomery...	Albert C. L. Crawford.
American Central, St. Louis, Mo.	1886	600,000 00	William Raynor.....	Charles Christensen.
American Exchange, New York, N. Y.	1877	200,000 00	Richard A. Elmet.....	Thomas Clark, Jr.
American Surety, New York, N. Y.	1885	500,000 00	J. S. Parish.....	Henry D. Lyman.
Atlantic, Providence, R. I.	1872	200,000 00	Philip Becker.....	T. W. Hayward.
Bufalo German, Buffalo, N. Y.	1881	200,000 00	F. X. Reno.....	Oliver J. Eggert.
Citizens, Cincinnati, O.	1885	200,000 00	James M. McLean.....	John Abernathy.
Citizens, New York, N. Y.	1864	300,000 00	William G. Johnston...	Frank M. Parker.
Citizens, Pittsburgh, Penn.	1883	500,000 00	Geo. T. Patterson, Jr.	Walter Morris.
Clinton, New York, N. Y.	1883	250,000 00	G. A. Van Allen.....	C. E. W. Chambers.
Commerce, Albany, N. Y.	1864	200,000 00	John H. Wise.....	Richard V. DeWitt.
Commercial, San Francisco, Cal.	1885	200,000 00	H. H. Lamport.....	Charles A. Laton.
Continental, New York, N. Y.	1854	1,000,000 00	Fred W. Arnold.....	Cyrus Peck.
Equitable, Providence, R. I.	1871	300,000 00	John E. Leffingwell.....	James E. Tillinghast.
Farragut, New York, N. Y.	1873	200,000 00	Wm. M. Richards.....	Samuel Darbee.
Fidelity & Casualty, New York, N. Y.	1880	250,000 00	Jesse Lightfoot.....	John M. Crane.
Fire Association, Philadelphia, Penn.	1872	500,000 00	S. R. W. Heath.....	W. S. Winship.
Fireman's Fund, San Francisco, Cal.	1872	750,000 00	Chas. B. Pratt.....	Wm. J. Dutton.
Firemen's, Newark, N. J.	1876	600,000 00	James W. McAlister.....	Chas. Collyer.
First National, Worcester, Mass.	1877	200,000 00	Emil Oelbermann.....	George A. Park.
Franklin, Philadelphia, Penn.	1869	400,000 00	Rudolph Garrigue.....	Ezra T. Cresson.
German-American, New York, N. Y.	1872	1,000,000 00	Alfred S. Gillett.....	James A. Silvey.
Germania, New York, N. Y.	1864	1,000,000 00	Samuel C. Harriot.....	Hugo Schumann.
Girard, Philadelphia, Penn.	1867	300,000 00	Benj. S. Walcott.....	Edwin F. Merrill.
Glens Falls, Glens Falls, N. Y.	1879	200,000 00		J. L. Cunningham.
Greenwich.....	1886	200,000 00		Mason A. Stone.
Hanover, New York, N. Y.	1861	1,000,000 00		I. Remsen Lane.

Home, New York, N. Y.	1853	Charles J. Martin.....	3,000,000 00	John H. Washburn.
Howard, New York, N. Y.	1854	Henry A. Oakley.....	400,000 00	Charles A. Hull.
Ins. Co. of North America, Philadelphia, Penn.	1865	Charles Platt.....	3,000,000 00	Greville E. Fryer.
Ins. Co. State of Penn., Philadelphia, Penn.	1879	Henry D. Sherred.....	200,000 00	Jos. H. Hollingshead.
Jersey City, Jersey City, N. J.	1880	N. Foote.....	200,000 00	Henry C. Peason.
Lloyds Plate Glass, New York, N. Y.	1882	James G. Becmer.....	100,000 00	William T. Woods.
Manufacturers & Builders, New York, N. Y.	1879	Edward V. Loew.....	200,000 00	I. Jay Nestell.
Mechanics, Brooklyn, N. Y.	1882	John H. Mott.....	250,000 00	Walter Nicholas.
Merchants, New York, N. Y.	1873	Henry Powles.....	400,000 00	J. R. Mullikin.
Merchants, New York, N. Y.	1886	John H. Morris.....	200,000 00	Isaac S. Mettler.
Merchants, Providence, R. I.	1872	W. T. Barton.....	200,000 00	Wm. P. Goodwin.
Milwaukee Mechanics, Milwaukee, Wis.	1885	Christian Preusser.....	200,000 00	Adolf J. Cramer.
Metropolitan Plate Glass, New York, N. Y.	1874	Henry Harteau.....	100,000 00	John H. Taylor.
Montauk, Brooklyn, N. Y.	1882	Daniel F. Fernald.....	200,000 00	George F. Malby.
Newark, Newark, N. J.	1877	Charles S. Haines.....	250,000 00	John J. Henry.
New Hampshire, Manchester, N. H.	1874	J. A. Weston.....	500,000 00	J. C. French.
New York Bowery, New York, N. Y.	1879	John A. Delanoy, Jr.....	300,000 00	Charles A. Blauvelt.
Niagara, New York, N. Y.	1854	Peter Notman.....	500,000 00	West Pollock.
Northwestern National, Milwaukee, Wis.	1873	Alexander Mitchell.....	600,000 00	John P. McGregor.
Park, New York, N. Y.	1877	Wm. Jaffray.....	200,000 00	Wm. Valentine.
Pennsylvania, Philadelphia, Penn.	1871	John Devereux.....	400,000 00	John L. Thomson.
Peoples, New York, N. Y.	1881	F. V. Price.....	200,000 00	A. C. Milne.
Pacific, New York, N. Y.	1885	Thomas F. Jeremiah.....	200,000 00	Frank F. Stinson.
Phenix, Brooklyn, N. Y.	1872	Stephen Crovell.....	1,000,000 00	Philander Shaw.
Prescott, Boston, Mass.	1877	Franklin Greene.....	200,000 00	Francis H. Stevens.
Providence-Washington, Providence, R. I.	1872	J. H. DeWolf.....	400,000 00	J. B. Branch.
Rochester German, Rochester, N. Y.	1874	Frederick Cook.....	200,000 00	H. F. Atwood.
Springfield, Springfield, Mass.	1872	J. N. Dunham.....	1,000,000 00	S. J. Hall.
Sterling, New York, N. Y.	1884	Andrew L. Soulard.....	350,000 00	Louis P. Bayard.
Traders, Chicago, Ill.	1872	E. Buckingham.....	500,000 00	R. J. Smith.
Union, Philadelphia, Penn.	1880	W. S. Hassall.....	375,000 00	John M. Covell.
Union, San Francisco, Cal.	1885	Gustave Touchard.....	750,000 00	Jas. D. Bailey.
United Firemen, Philadelphia, Penn.	1885	Joseph L. Cavin.....	300,000 00	Robert B. Beath.
United States, New York, N. Y.	1882	W. Wilson Underhill.....	250,000 00	George E. Cock.
Washington, Boston, Mass.	1883	Isaac Sweetzer.....	1,000,000 00	A. Willard Damon.
Westchester, New York, N. Y.	1871	George R. Crawford.....	300,000 00	John Q. Underhill.
Williamsburgh City, Brooklyn, N. Y.	1871	Edmund Driggs.....	250,000 00	N. W. Meserole.
Total			\$30,225,000 00	

LIST OF INSURANCE COMPANIES, OTHER THAN LIFE, AUTHORIZED TO DO BUSINESS IN CONN.—CONCLUDED.

Attorney to accept service in Connecticut, Insurance Commissioner, Hartford.

NAME OF COMPANY.		Admitted to Connecticut.	Assets.	President.	Secretary.
MUTUAL COMPANIES OF OTHER STATES.					
Dutchess County, Poughkeepsie, N. Y.	1885	\$229,505 50	Peter R. Sleight	Lewis H. Vail.	
Holyoke, Salem, Mass.	1876	659,759 89	Charles H. Price	Walter L. Harris.	
Merchants & Farmers, Worcester, Mass.	1873	257,905 36	John D. Washburne	Elijah B. Stoddard.	
Quincy, Quincy, Mass.	1884	500,156 55	Charles A. Howland	John G. Moore.	
Total		\$1,319,207 92			
NAME OF COMPANY.		Admitted to Connecticut	Assets in United States.		
COMPANIES OF OTHER COUNTRIES.					
British America, Toronto, Canada.	1877	\$802,443 96	John C. Paige, Boston, Mass.		
City of London, London, England.	1882	681,435 14	Alfred Pell, New York, N. Y.		
Commercial Union, London, England.	1871	2,378,417 00	Frank Lock, New York, N. Y.		
Fire Insurance Association, London, England.	1881	921,423 61	George W. Gregerson, Boston.		
Guarantee Co. of North America, Montreal, Canada.	1883		II. E. Bowers, New York, N. Y.		
Guardian Assurance, London, England.	1873	1,328,950 71	F. O. Affeld, New York, N. Y.		
Hamburg-Bremen, Hamburg, Germany.	1873	1,023,594 42	John C. Paige, Boston, Mass		
Imperial, London, England.	1868	1,574,192 57	E. Litchfield, New York, N. Y.		
Lancashire, Manchester, England.	1872	1,509,228 02	M. Bennett, Jr., Hartford, Ct.		
Lion Fire, London, England.	1880	764,434 82	Jas. E. Pulsford, N. Y., N. Y.		
Liverpool & London & Globe, Liverpool, England.	1871	5,881,327 01	James May Duane, N. Y., N. Y.		
London Assurance, London, England.	1872	1,412,480 82	James Yearance, N. Y., N. Y.		
London & Lancashire, Liverpool, England.	1872	1,428,355 30	Charles E. White, N. Y., N. Y.		
North British & Mercantile, London, England.	1876	3,368,650 02	Henry H. Hall, New York, N. Y.		
Northern Assurance, London, England.	1878	1,327,850 72	J. Montgomery Hare, N. Y.		
Norwich Union, Norwich, England.	1879	1,157,614 23	A. D. Irving, New York, N. Y.		
Phoenix Assurance, London, England.	1879	1,744,740 58	Jas. A. Macdonald, N. Y., N. Y.		
Queen, Liverpool, England.	1871	1,841,536 12	E. F. Beddall, New York, N. Y.		
Royal, Liverpool, England.	1874	4,668,041 02	M. Bennett, Jr., Hartford, Ct.		
Scottish Union & National, Edinburgh, Scotland.	1880	1,153,218 98	U. S. Gilbert, Watertown, N. Y.		
Sun Fire Office, London, England.	1881	1,712,361 29	E. Harbers, New York, N. Y.		
Transatlantic, Hamburg, Germany.	1878	484,355 36	William Wood, New York.		
United Fire Reinsurance, Manchester, England.	1883	792,522 32	G. O. Carpenter, Boston, Mass.		
Western Assurance, Toronto, Canada.	1877	915,424 67			
Total		\$38,873,198 69			

DIRECTORY

OF

AGENTS OF FOREIGN COMPANIES.

Agricultural Insurance Co., Watertown, N. Y.

Name.	Residence.	Name.	Residence.
Abbott, C. S.,	Waterbury	Humphrey, J. D.,	New Britain
Andrew, C. N.,	Willimantic	Jones, J. G.,	Waterbury
Bacon & Guy,	Middletown	Lane, A. H.,	Port Chester, N. Y.
Bates, Frank A.,	Plainville	Lathrop, J. L. & Son,	Norwich
Beecher, S. G. & Son,	New Milford	McNeil, N. A. & Co.,	Lime Rock
Brockett, C. B.,	Bristol	Northrop, Amos S.,	New Canaan
Bulluss, Thomas L. L.,	Birmingham	Norton, O. E.,	Hotchkissville
Caldwell, Wm. A.,	Sherman	Platt, L. S.,	Naugatuck
Coats, Geo. F.,	North Stonington	Purdy, Horace,	Danbury
Cowles, S. W.,	Hartford	Smith, George B.,	Saugatuck
Dudley, A. E. & Son,	New Haven	Stevens, A. L.,	West Meriden
Fairchild, A. B.,	Bridgeport	Stoughton, George A.,	Thomaston
Finney, L. W.,	Mianus	Taff, Fred A.,	Stamford
Griswold, M. N.,	Winsted	Tucker, Mark,	Woodbridge
Holt, C. H.,	Rockville	Wilson, O. E.,	Norwalk
Huke, George E.,	Torrington		

American, Newark, N. J.

Atwater, Wm. C.,	Birmingham	Johnson, C. G. & Co.,	Meriden
Baker, William E.,	Hartford	Parsons, G. S. & Co.,	Waterbury
Bell, Harry,	Stamford	Purdy, John S.,	Danbury
Bentley, Samuel,	Mystic	Reed, John B., Jr.,	Stamford
Bodwell, Fred E.,	Willimantic	Staples, James & Co.,	Bridgeport
Crawford, Robert B.,	Norwalk	Stapleton, John C.,	Meriden
Collier, Thomas,	New London	Webster, Charles S. & Co.,	Hartford
Hubbard, E. N.,	Middletown	Wilson, McNeil & Co.,	New Haven
Humphrey, John D.,	New Britain		

American, N. Y.

Fuller & Story,	Norwich	Sturtevant, Frank C.,	Meriden
Merwin, Robert T.,	New Haven	Terry, Silas B.,	Waterbury
Quien, Christian,	Danbury	Weaver, H. C.,	New London
Seymour, O. D.,	Hartford	Wilson, McNeil & Co.,	New Haven
Staples, James & Co.,	Bridgeport		

American, Philadelphia, Penn.

Allen, Chas. I.,	Bethel	Lloyd, George,	Danielsonville
Atwater, William C.,	Birmingham	Loomer, S. F.,	Willimantic
Bartlett, Egbert,	Ansonia	Mason, C. L.,	Unionville
Bell, Harry,	Stamford	Mason, C. L. & Son,	Bristol
Bentley, Samuel H.,	Mystic	Morse, Gardner,	New Haven
Bigelow, Charles,	Danbury	Parker Brothers,	Norwich
Bissell, L. & Son,	Rockville	Raymond, Josiah,	Westport
Buell, Wm. H.,	Clinton	Russell, Benj. A.,	Greenwich
Clarke, David L.,	Milford	Squire, Wilbur H. & Co.,	Meriden
Collins & Northend,	New Britain	Staples, James & Co.,	Bridgeport
Cone, Wm. A.,	East Haddam	Todd, C. A.,	New Milford
Dean, L. P.,	Falls Village	Weaver, H. C.,	New London
Hall, Geo. H.,	Guilford	Welton, N. J.,	Waterbury
Hall, Horace D.,	Middletown	Wilcox, Walter L.,	South Norwalk
Hart, Joseph C.,	Hartford	Wilson, O. E.,	Norwalk
Johnson, E. H.,	Putnam		

American Central, St. Louis, Mo.

Name.	Residence.	Name.	Residence.
Bronson, Casimir H.,	Waterbury	Mulville, John,	Greenwich
Goodsell Brothers,	Bridgeport	Webster, Charles M. & Co.,	Hartford
Hanrahan, Daniel,	Stamford	Wilson, McNeil & Co.,	New Haven

American Exchange, N. Y.

Cannon, J. S.,	New Haven	Griswold, Midian N.,	Winsted
Fairchild, A. B.,	Bridgeport	Webster, Charles M. & Co.,	Hartford

American Surety Co., N. Y.

Atwater, Wm. C.,	Birmingham	Kimball, C. C. & Co,	Hartford
Bell, Harry,	Stamford	Learned, B. P.,	Norwich
Cowles, George R.,	Norwalk	Loomer, S. F.,	Willimantic
Higby & DeForest,	Bridgeport	Sperry, N. D.,	New Haven

Atlantic, Providence, R. I.

Baker, Wm. E.,	Hartford	Goodsell, McNeil & Co.,	Bridgeport
Cannon, J. S.,	New Haven	Wilson, McNeil & Co.,	New Haven

British America, Toronto, Canada.

Andross, W. W.,	Rockville	Otis, A. L.,	Meriden
Baker, Henry A.,	Montville	Parker Brothers,	Norwich
Chapman, Silas, Jr.,	Hartford	Russell, Benj. A.	Greenwich
Cowles, E. B.,	Meriden	Smith & Root,	Waterbury
Fairchild, A. B.,	Bridgeport	Sperry & Kimberly,	New Haven
Jones, J. G.,	Waterbury	Taff, Fred A.,	Stamford
Lindley, John L.,	Ansonia	Weaver, H. C.,	New London
Loomer, Silas F.,	Willimantic	Wilcox, Walter L.,	South Norwalk
Mason, C. L. & Son,	Bristol		

Buffalo German, Buffalo, N. Y.

Humphrey, John D.,	New Britain	Williams, Jerome F.,	Norwich
Webster, Charles M. & Co.,	Hartford	Wilson, McNeil & Co.,	New Haven

Citizens, New York, N. Y.

Baker, A. A.,	Colchester	Hall, Horace D.,	Middletown
Baker, Henry A.,	Montville	Learned, B. P.,	Norwich
Baker, Wm. E.,	Hartford	Learned, J. C. & Son,	New London
Beach & Hunt,	West Winsted	Lindley, John L.,	Ansonia
Brooks, Isaac W.,	Torrington	Peck, Miles L.,	Bristol
Catlin, L. S.,	Bridgeport	Smith & Root,	Waterbury
Clark, D. H.,	Stamford	Squire, W. H. & Co.,	Meriden
Collins & Northend	New Britain	Stickney, J. N.,	Rockville
Cowles & Merrill,	Norwalk	Todd, Cyrus A.,	New Milford
Dudley, A. E. & Son,	New Haven	Treadwell, L. P.,	Danbury
Fuller, W. H.,	Suffield		

Citizens, Pittsburg, Penn.

Name.	Residence.	Name.	Residence.
Breckenridge, W. J.,	Middletown	Lawrence, Gordon B.,	Waterbury
Cowles, G & N. A.,	New Britain	Lloyd, George,	Danielsonville
Dillingham, E. B.,	Hartford	Lyon, Louis H.,	Bridgeport
Fisher, Geo. B.,	Hartford	Pond Brothers,	New Haven
Haines & Jackson,	Middletown	Starr, Charles F.,	New London
Johnson, W. J.,	Meriden	Williams, J. F.,	Norwich

City of London, London, England.

Atwater, Wm. C.,	Birmingham	Higby & DeForest,	Bridgeport
Cannon, John S.,	New Haven	Northend, Charles A.,	New Britain
Chapman, Silas Jr.,	Hartford	Packer, Thomas E. & Co.,	Mystic Bridge
Cowles & Merrill,	Norwalk	Smith & Root,	Waterbury
Hill, James H.,	New London	Squire, Wilbur H.,	Meriden

Clinton, New York, N. Y.

Chapman, Silas, Jr.,	Hartford	Dudley, A. E. & Son,	New Haven
----------------------	----------	----------------------	-----------

Commerce, Albany, N. Y.

Cannon, H. L. & J. S.,	New Haven	Preston, C. W. & Co.,	Hartford
Cowles, Edmund B.,	Meriden	Sturges, Benj. J.,	Norwalk
Dickinson, Leonard A.,	Hartford	Welton, Frank L.,	Waterbury
Goodsell, McNeil & Co.,	Bridgeport	Williams, Jerome F.,	Norwich

Commercial, San Francisco, Cal.

Atwater, Wm. C.,	Birmingham	Otis, A. L.,	Meriden
Cowles, E. B.,	Meriden	Perry, Geo. F.,	Waterbury
Goodsell Brothers,	Bridgeport	Sperry & Kimberley,	New Haven

Commercial Union, London, England.

Allen, C. I.,	Bethel	Hull, J. H.,	Westport
Atwater, Wm. C.,	Birmingham	Lindley, John,	Ansonia
Bacon & Guy,	Middletown	Mason, C. L. & Son,	Bristol
Bigelow, C. H.,	Danbury	Mason, C. L.,	Unionville
Bissell, L. & Son,	Rockville	Mason & Taft,	Unionville
Bowen, A. J.,	Willimantic	McNeil, N. A. & Co.,	Lime Rock
Brooks, Isaac W.,	Torrington	North, John G. & John C.,	New Haven
Chapman, Silas, Jr.,	Hartford	Page, Benj.	Meriden
Collins & Northend.	New Britain	Palmer & Crofut,	Danielsonville
Cone, Wm. A.,	East Haddam	Potter, Wm. H.,	Mystic River
Cowles & Merrill,	Norwalk	Randall, Geo. W.,	Rockville
Dayton, John,	Greenwich	Roraback, A. T. & M.,	Canaan
Etheridge, Frank W.,	Thomaston	Seldon & Royce,	Norwich
Eaton, Charles A.,	Kent	Spedding, W. H.,	Stafford Springs
Fuller, L. H.,	Putnam	Sperry & Kimberley,	New Haven
Griswold, Midian N.,	Winsted	Starr, C. F.,	New London
Hemingway, John,	Southington	Todd, Cyrus A.,	New Milford
Higby & DeForest,	Bridgeport	Welton, N. J.,	Waterbury
Higby, James F.,	Milford	Wilcox, Walter L.,	South Norwalk
Hubbard, H. A.,	Stamford		

Continental, New York, N. Y.

Name.	Residence.	Name.	Residence.
Abbott, C. S.,	Watertown	Jones, J. G.,	Waterbury
Bacon & Guy,	Middletown	Keeler, Ira S.,	Ridgefield
Bartlett, Egbert,	Ansonia	Kimball, C. C. & Co.,	Hartford
Beach & Hunt,	West Winsted	Layton, Jacob M.,	South Norwalk
Beardsley, Geo. L.,	Milford	Loomer, Silas F.,	Willimantic
Beecher, S. G. & Son,	New Milford	Marvin, John W.,	Deep River
Bigelow, C. H.,	Danbury	Mason, C. L. & Son,	Bristol
Birdseye, T. S.,	Birmingham	Mason, C. L.,	Unionville
Brooks, Isaac W.,	Torrington	McNeil, N. A. & Co.,	Lime Rock
Brown, Thomas S.,	East Hampton	Nichols, H. T.,	Newtown
Chapman, Silas, Jr.,	Hartford	Northend, Charles A.,	New Britain
Chase, Fred. A.,	New Haven	Palmer & Crofut,	Danielsonville
Clark, D. H.,	Stamford	Palmer, Geo.,	Branford
Codding, S. N.,	Collinsville	Perkins, Asa, 2d,	Groton
Coe & Sage,	Portland	Platt, Luther S.,	Naugatuck
Cone, W. A.,	East Haddam	Pond, J. W.,	New Haven
Converse, A. W.,	Windsor Locks	Potter, Wm. H.,	Mystic River
Cowles & Eldridge,	Norfolk	Rich, Geo. E.,	South Manchester
Cowles & Merrill,	Norwalk	Selden & Royce,	Norwich
Culver, S. Hart,	Seymour	Spedding, W. H.,	Stafford Springs
Edgar, Thos. & Geo. P.,	New London	Staples, James & Co.,	Bridgeport
Ely, James & F. E.,	Thompsonville	Stapleton, John C.,	Meriden
Fuller, L. S.,	Tolland	Stevens, Daniel W.,	Clinton
Fuller, W. F.,	Suffield	Stickney, J. N.,	Rockville
Fuller & Needham,	Somers	St. John, S. Y.,	New Canaan
Fuller, Charles S.,	Suffield	Street, F. F.,	East Hartford
Gillette, S. C.,	Colchester	Stoughton, George A.,	Thomaston
Griswold, Chas.,	Guilford	Sturtevant, Frank C.,	Meriden
Hemingway, John,	Southington	Taft, George E.,	Unionville
Hubbell, C. E.,	Stratford	Topliff, H. P.,	South Coventry
Hull, Elihu,	Wallingford	Trumbull, H. N.,	Stonington
Hull, J. H.,	Westport	Wilcox, Henry B.,	Madison
Johnson, Eric H.,	Putnam		

Dutchess County Mutual, Poughkeepsie, N. Y.

Baldwin & Sweeney,	Naugatuck	Marvin, John W.,	Deep River
Beecher, S. G. & Son,	New Milford	Mason, Carlos V.,	Bristol
Bishop, Charles B.,	Litchfield	McNeil, N. A. & Co.,	Lime Rock
Bowen, A. J.,	Willimantic	Purdy, John S. & Co.,	Danbury
Bronson, Casimir H.,	Waterbury	Quien, Christian & Co.,	Danbury
Chandler, Joseph W.,	Stafford Springs	Roraback, Willard A.,	Torrington
Collier, Thomas S.,	New London	Seeley, S. F.,	Washington
Goodsell, McNeil & Co.,	Bridgeport	Sturtevant, Frank C.,	Meriden
Haines & Jackson,	Middletown	Tourtellotte, Oscar,	No. Grosvenordale
Harris, Charles,	Westport	Webster, Charles M. & Co.,	Hartford
Holt, Charles,	Rockville	Wilson, McNeil & Co.,	New Haven
Hubbard, H. A.,	Stamford	Wilson, Oliver E.,	Norwalk
Markley & Brown,	New Britain	Woodford, Arthur S.,	Plantsville

Equitable, Providence, R. I.

Abbott, A. F.,	Waterbury	Walker, W. F.,	New Britain
Camp, F. E.,	Middletown	Warren, Herbert C.,	New Haven
Goodsell, McNeil & Co.,	Bridgeport	Williams, Jerome F.,	Norwich
Kimball, C. C. & Co.,	Hartford		

Farragut, New York, N. Y.

Fuller & Story,	Norwich	Wilson, McNeil & Co.,	New Haven
Webster, Charles M. & Co.,	Hartford		

Fidelity and Casualty, New York, N. Y.

Name.	Residence.	Name.	Residence.
Atwater, Wm. C.,	Birmingham	Meech, Alexander,	Norwich
Carrington, George M.,	West Winsted	Sheldon, Henry W.,	Hartford
Dickinson, L. A.,	Hartford	Squire, W. H. & Co.,	Meriden
Hill, James H.,	New London	Sturges, Benjamin,	Norwalk
Hubbell, David T.,	Bethel	Topliff, H. P.,	South Coventry
Judd, Geo. E.,	Waterbury	Wilson, McNeil & Co.,	New Haven
Keep, John H.,	Norwich		

Fire Association, Philadelphia, Penn.

Andrew, Charles N.,	Willimantic	Layton, J. M.,	South Norwalk
Atwater, Wm. C.,	Birmingham	Learned, J. C. & Son,	New London
Bigelow, C. H.,	Danbury	Marvin, John W.,	Deep River
Bishop, C. B.,	Litchfield	Mason, C. L.,	Unionville
Camp, F. E.,	Middletown	North, J. G. & J. C.,	New Haven
Chapman, Silas, Jr.,	Hartford	Otis, A. L.,	West Meriden
Chesebro, C. H.,	Putnam	Packer, Thos. E. & Co.,	Mystic Bridge
Collins & Northend,	New Britain	Parker Brothers,	Norwich
Cone, W. A.,	East Haddam	Peck, Miles L.,	Bristol
Converse, A. W.,	Windsor Locks	Russell, Benj. A.,	Greenwich
Cowles, E. B.,	Meriden	Smith & Root,	Waterbury
Cowles & Merrill,	Norwalk	St. John, S. Y.,	New Canaan
Ely, James & F. E.,	Thompsonville	Todd, C. A.,	New Milford
Goodsell, McNeil & Co.,	Bridgeport	White, Wm. N.,	Stamford
Griswold, Midian N.,	Winsted		

Fire Insurance Association, London.

Andrew, Chas. N.,	Willimantic	Goodsell, McNeil & Co.,	Bridgeport
Atwater, Wm. C.,	Birmingham	Kimball, C. C. & Co.,	Hartford
Cannon, H. L. & J. S.,	New Haven	Staples, James & Co.,	Bridgeport
Chase, Daniel W.,	Middletown	Welton, Franklin L.,	Waterbury
Chesebro, C. H.,	Putnam	Wilcox, Walter L.,	South Norwalk
Cowles, E. B.,	Meriden		

Firemen's, Newark, N. J.

Lawrence, Gordon B.,	Waterbury	Walker, W. F.,	New Britain
Scribner, H. H.,	Bridgeport	Webster, Charles M. Co.	Hartford
Stevens, A. L.,	Meriden	Wilson, McNeil & Co.,	New Haven

Fireman's Fund, San Francisco, Cal.

Adams, A. B. & Co.,	Willimantic	Jones, Timothy,	Danbury
Bartlett, Egbert,	Ansonia	Marsh Brothers & Co.,	Bridgeport
Bowers, C. B.,	New Haven	Northend, Charles A.,	New Britain
Breckenridge, W. J.,	Middletown	Page, Benjamin,	Meriden
Chapman, Silas, Jr.,	Hartford	Smith & Root,	Waterbury
Cowles & Merrill,	Norwalk	Starr, Chas. F.,	New London
Goodsell, McNeil & Co.,	Bridgeport	Sturtevant, Frank C.,	Meriden
Hawley, Benj. F.,	Bristol	Wilcox, Walter L.,	South Norwalk
Hinman, Leveret C.,	Meriden	Williams, Jerome F.,	New London
Hubbard, E. N.,	Middletown		

First National, Worcester, Mass.

Cannon, H. L. & J. S.,	New Haven	Johnson, C. G. & Co.,	Meriden
Fairchild, A. B.,	Bridgeport		

Franklin, Philadelphia, Penn.

Name.	Residence.	Name.	Residence.
Bartlett, Egbert,	Ansonia	Cowles, E. B.,	Meriden
Beach & Hunt,	West Winsted	Cowles & Merrill,	Norwalk
Birdseye, Thos. S.,	Birmingham	Higby & DeForest,	Bridgeport
Bradley, Henry,	Seymour	Kimball, C. C. & Co.,	Hartford
Brainard, David,	Thompsonville	Learned, J. C. & Son,	New London
Broatch, J. C.,	Middletown	Marvin, John W.,	Deep River
Bulkley, N. T.,	Danbury	Morse, Gardner,	New Haven
Clark, D. H.,	Stamford	Packer, Thos. E. & Co.,	Mystic River
Coit, Geo. D.,	Norwich	Palmer & Crofut,	Danielsonville
Collins, A. P.,	New Britain	Smith & Root,	Waterbury

German-American, New York, N. Y.

Andrew, C. N.,	Willimantic	Lindley, J. L.,	Ansonia
Andross, W. W.,	Rockville	Main, Walter A.,	West Haven
Bacon & Guy,	Middletown	Marsh Bros. & Co.,	Bridgeport
Beach & Hunt,	West Winsted	Mason, C. L.,	Unionville
Bell, Harry,	Stamford	Mason & Taft,	Unionville
Birdseye, T. S.,	Birmingham	Mattoon, Burton H.,	Watertown
Butler, A. G.,	Middletown	Northend, Charles A.,	New Britain
Cannon, H. L. & J. S.,	New Haven	Peck, M. L.,	Bristol
Cowles & Merrill,	Norwalk	Potter, Wm. H.,	Mystic River
Cundall & Bill,	Danielsonville	Selden & Royce,	Norwich
Fuller, Joseph & Co.,	Suffield	Smith, Franklin,	Hazardville
Gillett, Charles S.,	Cheshire	Smith & Root,	Waterbury
Harris, Charles,	Westport	Squire, W. H. & Co.,	Meriden
Harwood, C. F.,	Stafford Springs	Todd, C. A.,	New Milford
Jones, Timothy,	Danbury	Wilcoxon, Albert,	Stratford
Kimball, C. C. & Co.,	Hartford	Wilcox, Walter L.,	South Norwalk
Learned, J. C. & Son,	New London		

Germania, New York, N. Y.

Bacon & Guy,	Middletown	Page, Benj.,	Meriden
Bodwell, Fred E.,	Willimantic	Parker Brothers,	Norwich
Bulluss, Thomas L. I.,	Birmingham	Smith & Root,	Waterbury
Carrington, Geo. M.,	West Winsted	Staples, James & Co.,	Bridgeport
Chapman, Silas, Jr.,	Hartford	Steiner, John,	Norwich
Collins, A. P.,	New Britain	Sturges, Benj.,	Norwalk
Crawford, Robert B.,	Norwalk	Thayer, A. L.,	Collinsville
Frisbie, Chase & Co.,	New Haven	Walden, John L.,	Willimantic
Hoyt, Theodore,	Danbury	Weaver, H. C.,	New London
Hull, A. E.,	Ansonia	White, W. N.,	Stamford
Learned, B. P.,	Norwich	Whiting, J. J.,	West Winsted
Mason, C. L.,	Unionville	Wilcox, Walter L.,	South Norwalk
Morton, Albert,	New Britain		

Girard, Philadelphia, Penn.

Gillett, Ralph,	Hartford	Thompson, Cleveland S.,	New Haven
Hill, J. H.,	New London	Williams, Jerome F.,	New London
Scribner, H. H.,	Bridgeport		

Glens Falls, N. Y.

Name.	Residence.	Name.	Residence.
Atwater, Wm. C.,	Birmingham	Lathrop, J. L. & Son,	Norwich
Butler, Abbot G.,	Middletown	Layton, Jacob M.,	South Norwalk
Catlin, Lyman S.,	Bridgeport	Packer, Thos. E. & Co.,	Mystic Bridge
Cowles, G. & N. A.,	New Britain	Squire, Wilbur H. & Co.,	Meriden
Cundall & Bill,	Danielsonville	Starr, Chas. F.,	New London
Gillett, Ralph,	Hartford	Thompson, C. S.,	New Haven
Holbrook, Walter J.,	Colchester		

Guarantee Company of North America, Montreal, Canada.

Kimball, C. C. & Co., Hartford.

Guardian, London.

Atwater, William C.,	Birmingham	Humphrey, John,	New Britain
Baker, Wm. E.,	Hartford	Learned, B. P.,	Norwich
Bartlett, Egbert,	Ansonia	Loomer, Silas F.,	Willimantic
Beecher, S. G. & Son,	New Milford	Osgood & Park,	Putnam
Bowers, C. B.,	New Haven	Peck, Miles L.,	Bristol
Catlin, Lyman S.,	Bridgeport	Phillips, L. S.,	New London
Chase, Daniel W.,	Middletown	Platt, L. S.,	Naugatuck
Cowles, E. B.,	Meriden	Smith & Root,	Waterbury
Cowles & Merrill,	Norwalk	Sperry & Kimberly,	New Haven
Dresser & Osgood,	Putnam	Stapleton, John C.,	Meriden
Hanrahan, Daniel,	Stamford	Taff, Fred. A.,	Stamford
Hoyt, Theodore,	Danbury		

Hamburg-Bremen, Hamburg, Germany.

Atwater, Wm. C.,	Birmingham	Otis, A. L.,	Meriden
Cowles, E. B.,	Meriden	Schwab, Joseph,	Hartford
Learned, J. C. & Son,	New London	Scribner, H. H.,	Bridgeport
Lindley, J. & Son,	Ansonia	Thompson, C. S.,	New Haven

Hanover, New York, N. Y.

Bill, Arthur G.,	Danielsonville	Learned, B. P.,	Norwich
Birdseye, Thos. S.,	Birmingham	Mead, M. E.,	Darien
Bowen, A. J.,	Willimantic	Northend, Chas. A.,	New Britain
Brooks, Isaac W.,	Torrington	Northrup, Amos S.,	New Canaan
Butler, Abbott G.,	Middletown	Page, Benj.,	Meriden
Carrington, Geo. M.,	West Winsted	Russell, B. A.,	Greenwich
Chapman, Silas, Jr.,	Hartford	Sage, John H.,	Portland
Coe & Sage,	Portland	Staples, James & Co.,	Bridgeport
Cone, Wm. A.,	East Haddam	Stoughton, Geo. H.,	Thomaston
Dunn, M. L.,	Stamford	Treadway, C. S.,	Bristol
Edgar, Geo. P.,	New London	Warren, H. C.,	New Haven
Edgar, Thos. & Geo. P.,	New London	Welton, N. J.,	Waterbury
Hawley, B. F.,	Bristol	Wilcox, Walter L.,	South Norwalk
Hoyt, Theodore,	Danbury	Wilson, O. E.,	Norwalk

Holyoke Mutual, Salem, Mass.

Adams, A. B. & Co.,	Willimantic	Lawrence, Gordon B.,	Waterbury
Bartram, A. E. & Co.,	Bridgeport	Morris, Isabella C.,	New Britain
Chandler, J. W.,	Stafford Springs	Starr, Chas. F.,	New London
Gillett, Ralph,	Hartford	Stickney, J. N.,	Rockville
Grant, O. B.,	Stonington	Weld & Son,	New Haven
Johnson, C. G. & Co.,	Meriden		

Home, New York, N. Y.

Name.	Residence.	Name.	Residence.
Adams, A. B. & Co.,	Willimantic	Lindley, John,	Ansonia
Baker, A. A.,	Colchester	Marsh Bros. & Co.,	Bridgeport
Baker, H. A.,	Montville	Martin, R. B.,	Woodbury
Baker, W. E.,	Hartford	Morse, Gardner,	New Haven
Baldwin, C. E.,	West Cornwall	Northend, Charles A.,	New Britain
Beach & Hunt,	West Winsted	Packer, Thos. E. & Co ,	Mystic Bridge
Brooks, Isaac W.,	Torrington	Palmer & Crofut,	Danielsonville
Burwell, F. W.,	New Hartford	Peck, M. L ,	Bristol
Clark, D. H.,	Stamford	Perkins, Asa, 2d,	Groton
Codding, S. N.,	Collinsville	Perry, Henry H.,	Southport
Cone, W. A.,	East Haddam	Raymond, Josiah,	Westport
Cowles & Merrill.	Norwalk	Roraback, A. T. & M.,	Canaan
Dickinson, Geo. W.,	Essex	Smith, Franklin,	Hazardville
Fuller, L. H.,	Putnam	Smith & Root,	Waterbury
Fuller, W. H ,	Suffield	Spooner, E. T.,	Warehouse Point
Hall, H. D.,	Middletown	Squire, W. H. & Co ,	Meriden
Hall, Wm. & Co.,	Wallingford	Starr, Chas. F.,	New London
Harwood, C. F ,	Stafford Springs	Stickney, J. N.,	Rockville
Hayden, J. H. & Son,	Windsor Locks	Taft, Geo. E.,	Unionville
Hemingway, John,	Southington	Todd, C. A.,	New Milford
Hubbell, David T.,	Bethel	Treadwell, L. P.,	Danbury
Isbell, Edward E.,	Branford	Trumbull, H. N.,	Stonington
Learned, B. P.,	Norwich	Wellman, Henry,	Clinton

Howard, New York, N. Y.

Baker, Alden A.,	Colchester	Hoyt, Frank H.,	Stamford
Baker, Henry A.,	Montville	Lyon, Louis H.,	Bridgeport
Beach & Hunt,	West Winsted	Marvin, John W.,	Deep River
Brooks, Isaac W.,	Torrington	Mead, M. E.,	Darien
Brooks, Thornton C.,	Unionville	Morse, Gardner,	New Haven
Brown, Thos. S.,	East Hampton	Osgood & Park,	Putnam
Chase, D. W.,	Middletown	Packer, Thos. E. & Co.,	Mystic Bridge
Collins & Northend,	New Britain	Peck, Miles L.,	Bristol
Cowles, E. B.,	Meriden	Randall, Geo. W.,	Rockville
Dresser & Osgood,	Putnam	Roraback, A. T. & M.,	Canaan
Fuller & Story,	Norwich	Smith, Franklin,	Hazardville
Fuller, Wm. H.,	Suffield	Todd, Cyrus A.,	New Milford
Hart, Joseph C.,	Hartford	Treadwell, Levi P.,	Danbury
Hemingway, John,	Southington	Welton, Franklin L.,	Waterbury
Hill, J. H.,	New London	Wilson, O. E ,	Norwalk

Imperial, London, England.

Bigelow, C. H.,	Danbury	Northend, Charles A.,	New Britain
Butler, Abbott G.,	Middletown	Parker Brothers,	Norwich
Cowles & Merrill,	Norwalk	Parker, John F.,	Norwich
Foran, Thomas,	Willimantic	Smith & Root,	Waterbury
Griswold, Midian N.,	Winsted	Sperry & Kimberly,	New Haven
Kimball, C. C. & Co ,	Hartford	Squire, W. H. & Co.,	Meriden
Lindley, John & Son,	Ansonia	Staples, James & Co ,	Bridgeport
Lindley, John L.,	Ansonia	Starr, Charles F.,	New London
Mason, C. L.,	Unionville	White, Wm. N.,	Stafford

Insurance Company of North America, Philadelphia, Penn.

Name.	Residence.	Name.	Residence.
Adams, A. B. & Co.,	Willimantic	Learned, J. C. & Sons,	New London
Beach & Hunt,	West Winsted	Leonard, Joseph G.,	Jewett City
Beardsley, Geo. L.,	Birmingham	Lindley, John L.,	Ansonia
Bell, Harry,	Stamford	Marsh Bros. & Co.,	Bridgeport
Bowers, C. B.,	New Haven	Marvin, John W.,	Deep River
Bristol, Clifford E.,	Plainville	Mason, C. L.,	Unionville
Broatch, John C.,	Middletown	Northend, Charles A.,	New Britain
Brooks, Isaac W.,	Torrington	North, John G. & John C.,	New Haven
Brown, Thos. S.,	East Hampton	Packer, T. E. & Co.,	Mystic Bridge
Butler, Abbott G.,	Middletown	Palmer & Crofut,	Danielsonville
Cheesebro, C. H.,	Putnam	Rich, Geo. J.,	South Manchester
Coe & Sage,	Portland	Roraback, A. T. & M.,	Canaan
Cowles & Merrill,	Norwalk	Russell, B. A.,	Greenwich
Dickinson, Geo. W.,	Essex	Smith, Franklin,	Hazardville
Fuller, Joseph & Co.,	Suffield	Smith & Root,	Waterbury
Gillett, Salmon C.,	Colchester	Spooner, E. T.,	Warehouse Point
Goodwin, J. G.,	New Hartford	Squire, W. H. & Co.,	Meriden
Hull, John H.,	Westport	Thayer, A. L.,	Collinsville
Harwood, C. F.,	Stafford Springs	Thomas, Edson,	Thomaston
Hayden, J. H. & Son,	Windsor Locks	Todd, Cyrus A.,	New Milford
Hemingway, John,	Southington	Topliff, H. P.,	South Coventry
Jones, T.,	Danbury	Treadway, Charles S.,	Bristol
Kimball, C. C. & Co.,	Hartford	Wilcox, Walter L.,	South Norwalk
Learned, B. P.,	Norwich		

Insurance Company of the State of Pennsylvania, Philadelphia, Penn.

Andrew, Charles N.,	Willimantic	Otis, A. L.,	Meriden
Atwater, Wm. C.,	Birmingham	Parker Brothers,	Norwich
Fairchild, A. B.,	Bridgeport	Williams & Lawrence,	Waterbury
Kimball, C. C. & Co.,	Hartford	Wilson, McNeil & Co.,	New Haven
Layton, J. M.,	South Norwalk		

Jersey City, N. J.

Breckenridge, W. J.,	Middletown	Johnson, W. J.,	Meriden
Collier, Thomas S.,	New London	Lathrop, Jonathan L. & Son,	Norwich
Craufurd, Robert B.,	Norwalk	Long, Henry C.,	New Haven
Dillingham, E. B.,	Hartford	Nichols, Henry T.,	Newtown
Fairchild, A. B.,	Bridgeport	Quien, Christian,	Danbury
Flynn, John C.,	Naugatuck	Reed, John B., Jr.,	Stamford
Holbrook, Walter J.,	Colchester	Terry, Silas B.,	Waterbury
Hubbell, David T.,	Bethel	Walden, John L.,	Willimantic
Humphrey, John D.,	New Britain		

Lancashire, Manchester, England.

Andrew, Chas. N.,	Willimantic	Northend, Charles A.,	New Britain
Atwater, Wm. C.,	Birmingham	Page, Benj.,	Meriden
Baker, William E.,	Hartford	Peck, Miles L.,	Bristol
Bartlett, Egbert,	Ansonia	Potter, Wm. H.,	Mystic River
Cannon, H. L. & J. S.,	New Haven	Raymond, Josiah,	Westport
Carrington, Geo. M.,	West Winsted	Smith & Root,	Waterbury
Catlin, Lyman S.,	Bridgeport	Stickney, J. N.,	Rockville
Cheesebro, C. H.,	Putnam	Sturges, B. J.,	Norwalk
Clark, D. H.,	Stamford	Todd, Cyrus A.,	New Milford
Hall, Horace D.,	Middletown	Weaver, H. C.,	New London
Learned, B. P.,	Norwich		

Lion, London, England.

Name.	Residence.	Name.	Residence.
Beach & Hunt,	West Winsted	Loomer, Silas F.,	Willimantic
Clark, D. H.,	Stamford	Markley Brothers,	New Britain
Fairchild, Alfred B.,	Bridgeport	Stevens, A. L.,	Meriden
Fisher, George B.,	Hartford	Thayer, Albert L.,	Collinsville
Hoyt, Theodore,	Danbury	Thompson, C. S.,	New Haven
Layton, Jacob M.,	South Norwalk	Welton, F. L.,	Waterbury

Liverpool and London and Globe, Liverpool, England.

Atwater, Wm. C.,	Birmingham	Hoyt, Theodore,	Danbury
Baker, W. E.,	Hartford	Isbell, Edward E.,	Branford
Bowers, C. B.,	New Haven	Learned, J. C. & Son,	New London
Butler, A. G.,	Middletown	Mason & Taft,	Unionville
Cowles, Edmund B.,	Meriden	North, Jno. G. & Jno. C.,	New Haven
Cowles & Merrill,	Norwalk	Northend, Charles A.,	New Britain
Bill, Arthur G.,	Danielsonville	Selden & Royce,	Norwich
Dresser & Osgood,	Putnam	Smith & Root,	Waterbury
Edwards, George P.,	Collinsville	Spooner, E. T.,	Warehouse Point
Glendening, G. W.,	Stamford	Stickney, J. N.,	Rockville
Griswold, Midian N.,	Winsted	Todd, Cyrus A.,	New Milford
Hemingway, John,	Southington	Treadway, C. S.,	Bristol
Higby & DeForest,	Bridgeport	Walden, John L.,	Willimantic
Hill, J. H.,	New London		

London, London, England.

Anderson, Jerome S.,	Stonington	Jones, John G.,	Waterbury
Atwater, Wm. C.,	Birmingham	Layton, Jacob M.,	South Norwalk
Bartlett, Egbert,	Ansonia	Marsh Brothers & Co.,	Bridgeport
Bowers, C. B.,	New Haven	Page, Benj.,	West Meriden
Butler, A. G.,	Middletown	Roraback, A. T. & M.,	Canaan
Chapman, Silas, Jr.,	Hartford	Selden & Royce,	Norwich
Cowles, G. & N. A.,	New Britain	Starr, Chas. F.,	New London
Cowles & Merrill,	Norwalk	Treadwell, L. P.,	Danbury
Griswold, Midian N.,	Winsted	Todd, C. A.,	New Milford
Hall, Wm. M., Jr.,	Wallingford	White, Elbert S.,	Stamford

London and Lancashire, Liverpool, England.

Allen, B. R.,	Hartford	Marsh Bros. & Co.,	Bridgeport
Bulkley, Nathan T.,	Danbury	Northend, Charles A.,	New Britain
Cowles & Merrill,	Norwalk	Russell, B. A.,	Greenwich
Edgar, Thos. & Geo. P.,	New London	Smith & Root,	Waterbury
Ewen, Andrew J.,	Birmingham	Squire, W. H. & Co.,	Meriden
Fuller & Story,	Norwich	Staples, James & Co.,	Bridgeport
Hill, J. H.,	New London	Warren, H. C.,	New Haven

Lloyds Plate Glass, New York, N. Y.

Cheesebro, Charles H.,	Putnam	Page, Benj.,	Meriden
Clark, D. H.,	Stamford	Rogers, Wm. H.,	Hartford
Croft, H. L.,	Danbury	Staples, James & Co.,	Bridgeport
Goodsell, McNeil & Co.,	Bridgeport	Stickney, J. N. & Co.,	Rockville
Griswold, Midian N.,	Winsted	Sturges, Benj. J.,	Norwalk
Jones, J. G.,	Waterbury	Thompson, C. S.,	New Haven
Northend, Charles A.,	New Britain	Weaver, Henry C.,	New London
Otis, A. L.,	Meriden	Williams, Jerome F.,	Norwich

Manufacturers and Builders, New York, N. Y.

Name.	Residence.	Name.	Residence.
Chapman, Silas, Jr.,	Hartford	McNeil, N. A. & Co.,	Lime Rock
Goodsell, McNeil & Co.,	Bridgeport	Wilson, Charles & Co.,	New Haven

Mechanics, Brooklyn, N. Y.

Atwater, Wm. C.,	Birmingham	Stapleton, John C.,	Meriden
Bacon & Guy,	Middletown	Sturges, Benj. A.,	Norwalk
Hill, James H.,	New London	Sturtevant, Frank C.,	Meriden
McNeil, N. A. & Co.,	Lime Rock	Webster, Charles M.,	Hartford
Northend, Charles A.,	New Britain	Williams, Jerome F.,	Norwich
Staples, James & Co.,	Bridgeport	Wilson, Charles & Co.,	New Haven

Merchants, Newark, N. J.

Allen, Charles I.,	Bethel	Jones, Timothy,	Danbury
Andrew, Charles N.,	Willimantic	Layton, Jacob M.,	South Norwalk
Atwater, Wm. C.,	Birmingham	Lloyd, George,	Danielsonville
Beach & Hunt,	West Winsted	Mason, Carlos V.,	Bristol
Bristol, Clifford E.,	Plainville	Mason & Taft,	Unionville
Bristol, Fannie E.,	Cheshire	Northend, Charles A.,	New Britain
Camp, F. E.,	Middletown	Osgood & Park,	Putnam
Catlin, L. S.,	Bridgeport	Roraback, A. T. & M.,	Canaan
Chapman, Silas, Jr.,	Hartford	Star, Charles F.,	New London
Dresser & Osgood,	Putnam	Sturges, Benj. J.,	Norwalk
Fuller & Story,	Norwich	Todd, Cyrus A.,	New Milford
Hubbard, Henry A.,	Stamford	Wilson, McNeil & Co.,	New Haven
Johnson, C. G. & Co.,	Meriden		

Merchants, New York, N. Y.

Chapman, Silas, Jr.,	Hartford	Wilson, McNeil & Co.,	New Haven
----------------------	----------	-----------------------	-----------

Merchants, Providence, R. I.

Bowen, A. J.,	Willimantic	Hawley, B. F.,	Bristol
Conklin, H. W.,	Hartford	Page, Benj.,	Meriden
Fuller & Story,	Norwich	Smith & Root,	Waterbury
Goodsell, McNeil & Co.,	Bridgeport	Stickney, J. N. & Co.,	Rockville
Hall, H. D.,	Middletown	Walker, W. F.,	New Britain
Hall, Wm. M. & Co.,	Wallingford	Warren, H. C.,	New Haven

Merchants and Farmers Mutual, Worcester, Mass.

Birdseye, T. S.,	Birmingham	Palmer & Crofut,	Danielsonville
Disbrow, W. E.,	Bridgeport	Palmer, George,	Branford
Fuller, L. H.,	Putnam	Stickney, J. N.,	Rockville
Fuller, L. S.,	Tolland	Sturtevant, Frank C.,	Meriden
Gillett, Ralph,	Hartford	Tourtlotte, Oscar,	North Grosvenordale
Grant, O. B.,	Stonington	Wilson, Charles & Co.,	New Haven
Osborn & Price,	Newington		

Metropolitan Plate Glass, New York, N. Y.

Chapman, Silas, Jr.,	Hartford	Stapleton, John C.,	Meriden
Fuller & Story,	Norwich	Todd, C. A.,	New Milford
Noble, J. F.,	Bridgeport	Warren, H. C.,	New Haven
Squire, Wilbur H.,	Meriden	Weaver, H. C.,	New London

Milwaukee Mechanics Mutual, Milwaukee, Wis.

Name.	Residence.	Name.	Residence.
Bronson, Casimir H.,	Waterbury	Webster, C. M. & Co.,	Hartford
Goodsell Brothers,	Bridgeport	Wilson, McNeil & Co.,	New Haven
Quien, Christian,	Danbury		

Montauk, Brooklyn, N. Y.

Cowles, George,	New Britain	McNeil, Nelson A.,	New Haven
Cowles, N. A.,	New Britain	Webster, Charles M.,	Hartford
Craufurd, Robert B.,	Norwalk	Wilson, Charles,	New Haven
Frazier, William,	Hartford		

Newark, Newark, N. J.

Dillingham, E. B.,	Hartford	Wilson, Charles & Co.,	New Haven
Layton, J. M.,	South Norwalk		

New Hampshire, Manchester, N. H.

Atwater, Wm. C.,	Birmingham	Page, Benj.,	West Meriden
Dickinson, L. A.,	Hartford	Quien, Christian & Co.,	Danbury
Edgar, Thos. & Geo. P.,	New London	Taff, Fred. A.,	Stamford
Fairchild, A. B.,	Bridgeport	Williams, Jerome F.,	Norwich
Haines & Jackson,	Middletown	Wilson, O. E.,	Norwalk
Jones, J. G.,	Waterbury	Wilson, Charles & Co.,	New Haven
Loomer, Silas F.,	Willimantic		

New York Bowery, New York, N. Y.

Atwater, Wm. C.,	Birmingham	Hubbard, E. N.,	Middletown
Beecher, S. G. & Son,	New Milford	McNeil, N. A. & Co.,	Lime Rock
Bishop, C. B.,	Litchfield	Painter, Henry W.,	West Haven
Bray, Chas. A.,	New Haven	Starr, Charles F.,	New London
Collins & Northend,	New Britain	Sturges, Benj. F.,	Norwalk
Cowles, E. B.,	Meriden	Taft, Fred. A.,	Stamford
Donnelly, Michael,	Hartford	Webster, Charles M. & Co.,	Hartford
Goodsell, McNeil & Co.,	Bridgeport	Wilson, McNeil & Co.,	New Haven
Hoyt, Theodore,	Danbury		

Niagara, New York, N. Y.

Anderson, Jerome F.,	New London	Hubbard, E. N.,	Middletown
Andross, W. W.,	Rockville	Jewell & Dempsey,	New Hartford
Baker, H. A.,	Montville	Jones, Timothy,	Danbury
Baldwin, C. E.,	West Cornwall	Lindley, J. L.,	Ansonia
Beardsley, Geo. L.,	Birmingham	Loomer, Silas F.,	Willimantic
Beecher, S. G. & Son,	New Milford	McNeil, N. A. & Co.,	Lime Rock
Bell, Harry,	Stamford	Mead, Melville E.,	Darien
Brooks, Isaac W.,	Torrington	Northend, Charles A.,	New Britain
Butler, A. G.,	Middletown	Norton, Thos. L.,	Lakeville
Cannon, J. S.,	New Haven	Palmer, Geo.,	Branford
Carrington, Geo. M.,	Winsted	Palmer & Crofut,	Danielsonville
Chandler, J. W.,	Stafford Springs	Peck, M. L.,	Bristol
Chapman, Silas, Jr.,	Hartford	Perry, Henry H.,	Southport
Cone, Wm. A.,	East Haddam	Pond, Jonathan W.,	New Haven
Converse, A. W.,	Windsor Locks	Potter, W. H.,	Mystic River
Cowles, E. B.,	West Meriden	Raymond, Josiah,	Westport
Day, S. B.,	Colchester	Russell, B. A.,	Greenwich
Dickinson, Geo. W.,	Essex	Selden & Royce,	Norwich
Edgar, Geo. P.,	New London	Sheffield, Thos. D.,	Pawcatuck
Edgar, Thomas & Geo. P.,	New London	Smith & Root,	Waterbury
Ely, James & F. E.,	Thompsonville	Staples, James & Co.,	Bridgeport
Fuller, L. H.,	Putnam	Tucker, Mark,	Woodbridge
Gillette, Salmon C.,	Colchester	Weeks, Eli D.,	Litchfield
Hall, Wm. M. & Co.,	Wallingford	Wilcox, Walter L.,	South Norwalk
Hinman & Cooke,	New Haven	Wilson, O. E.,	Norwalk

Northern, London, England.

Name.	Residence.	Name.	Residence.
Begent, L. S.,	Stamford	Mason & Taft,	Unionville
Broat, John C.,	Middletown	Northend, Charles A.,	New Britain
Bulkley, Nathan T.,	Danbury	Palmer & Crofut,	Danielsonville
Craufurd, Robert B.,	Norwalk	Parker, John F.,	Norwich
Edgar, Thos. & Geo. P.,	New London	Quien, Christian & Co.,	Danbury
Griswold, Midian N.,	Winsted	Randall, Geo. W.,	Rockville
Hains & Jackson,	Middletown	Smith & Root,	Waterbury
Kimball, C. C. & Co.,	Hartford	Squire, W. H. & Co.,	Meriden
Lindley, John & Son,	Ansonia	Staples, James & Co.,	Bridgeport
Mason, C. V.,	Bristol	Wilson, McNeil & Co.,	New Haven

North British and Mercantile, London, England.

Adams, A. B. & Co.,	Willimantic	Marvin, John W.,	Deep River
Bartlett, Egbert,	Ansonia	Mason, C. L.,	Unionville
Beach & Hunt,	West Winsted	Northend, Charles A.,	New Britain
Begent, L. S.,	Stamford	Osborn & Price,	South Windsor
Bigelow, C. H.,	Danbury	Packer, Thos. E. & Co.,	Mystic River
Coats, Geo. F.,	North Stonington	Parker Bros.,	Norwich
Converse, A. W.,	Windsor Locks	Peck, Miles L.,	Bristol
Cowles & Merrill,	Norwalk	Perry, Henry II.,	Southport
Ely, J. & F. E.,	Thompsonville	Perry, Oliver F.,	Collinsville
Hall, H. D.,	Middletown	Smith & Root,	Waterbury
Hart, Joseph C.,	Hartford	Spencer, Alfred, Jr.,	Suffield
Harwood, Chas. F.,	Stafford Springs	Spooner, E. T.,	Warehouse Point
Hubbell, Charles E.,	Stratford	Squire, W. H. & Co.,	Meriden
Hull, John H.,	Westport	Stickney, J. N.,	Rockville
Layton, Jacob M.,	South Norwalk	Todd, C. A.,	New Milford
Learned, J. C. & Son,	New London	Thompson, C. S.,	New Haven
Marsh Bros. & Co.,	Bridgeport		

Norwich Union, Norwich, England.

Andrew, Charles N.,	Willimantic	Mason, C. L. & Son,	Bristol
Atwater, Wm. C.,	Birmingham	Mason, C. L.,	Unionville
Bacon & Guy,	Middletown	Mason & Taft,	Unionville
Buell, Wm. H.,	Clinton	Northend, Chas. A.,	New Britain
Catlin, Lyman S.,	Bridgeport	Parker Brothers,	Norwich
Chesebro, Charles H.,	Putnam	Palmer, George,	Branford
Dean, Lee P.,	Falls Village	Raymond, Josiah,	Westport
Edgar, Thos. & Geo. P.,	New London	Sharkey, Joseph C.,	Branford
Griswold, Midian N.,	Winsted	Squire, Wilbur H.,	Meriden
Hart, Joseph C.,	Hartford	Sturges, Benj. J.,	Norwalk
Hoyt, Theodore,	Danbury	Taff, Fred. A.,	Stamford
Judd, George E.,	Waterbury	Thompson, Cleveland S.,	New Haven
Layton, Jacob M.,	South Norwalk	Todd, Cyrus A.,	New Milford
Lloyd, George,	Danielsonville		

Northwestern National, Milwaukee, Wis.

Cannon, J. S.,	New Haven	Staples, James & Co.,	Bridgeport
Chapman, Silas, Jr.,	Hartford	Treadwell, S. P.,	Danbury

Pacific Fire, New York.

Bestor, Howard G.,	Hartford	Goodsell Brothers,	Bridgeport
Bradley, Jared C.,	New Haven	Johnson, Wm. J.,	Meriden
Bronson, Cassimir H.,	Waterbury	Nichols, Henry T.,	Newtown
Catlin, Lyman S.,	Bridgeport	Quien, Christian,	Danbury
Collier, Thomas S.,	New London	Williams, Jerome F.,	Norwich
Fuller & Hoyt,	New Milford	Wilson, O. E.,	Norwalk

Park, New York, N. Y.

Name.	Residence.	Name.	Residence.
Humphrey, John D.,	New Britain	Webster, Chas. M. & Co.,	Hartford

Pennsylvania, Philadelphia, Penn.

Adams, A. B. & Co.,	Willimantic	Hoyt, Theodore,	Danbury
Allen, B. R.,	Hartford	Learned, J. C. & Sons,	New London
Bill, Arthur G.,	Danielsonville	Marsh Brothers & Co.,	Bridgeport
Broatch, J. C.,	Middletown	Northend, Chas. A.,	New Britain
Cowles & Merrill,	Norwalk	Smith & Root,	Waterbury
Ewen, Andrew J.,	Birmingham	Spedding, William,	Stafford Springs
Frisbie, Chase & Co.,	New Haven	Squire, W. H. & Co.,	Meriden
Fuller & Story,	Norwich	Staples, James & Co ,	Bridgeport
Hill, James H.,	New London		

Peoples, New York, N. Y.

Bowers, C. B.,	New Haven	Goodsell, McNeil & Co.,	Bridgeport
Chapman, Silas, Jr.,	Hartford	Otis, A. L.,	Meriden
Cowles, E. B.,	Meriden	Whiting, Josiah H.,	Ansonia

Phenix, Brooklyn, N. Y.

Adams, A. B. & Co.,	Willimantic	Kimball, C. C. & Co.,	Hartford
Bartlett, Egbert,	Ansonia	Marsh Brothers & Co.,	Bridgeport
Beach & Hunt,	West Winsted	Mead, M. E ,	Darien
Bentley, Samuel H.,	Mystic	Nichols, H. T.,	Newtown
Bigelow, C. H.,	Danbury	Northend, Charles A ,	New Britain
Bradley, Henry,	Seymour	Norton, Omer E.,	Hotchkissville
Butler, Abbott G.,	Middletown	Palmer & Crawford,	Danielsonville
Cheesebro, C. H.,	Putnam	Raymond, Josiah,	Westport
Coit, Geo. D.,	Norwich	Russell, B. A ,	Greenwich
Edgar, Thos. & Geo. P.,	New London	Smith & Root,	Waterbury
Goodwin, J. G.,	New Hartford	Squire, W. H. & Co.,	Meriden
Hall, Wm. M. & Co.,	Wallingford	St. John, S. Y.,	New Canaan
Hawley, B. F.,	Bristol	Warren, Herbert C.,	New Haven
Hemingway, John,	Southington	White, Elbert,	Stamford
Hubbell, David T.,	Bethel	Whiting, Josiah H.,	Ansonia
Huke, George E.,	Torrington	Wilson, O. E.,	Norwalk

Phenix, London, England.

Atwater, Wm. C.,	Birmingham	Northend, Charles A.,	New Britain
Beach & Hunt,	West Winsted	Raymond, Josiah,	Westport
Bishop, Chas. B.,	Litchfield	Squire, W. H. & Co.,	Meriden
Bodwell, Fred. E ,	Willimantic	Starr, Chas. F.,	New London
Butler, A. G.,	Middletown	Taff, Fred. A.,	Stamford
Catlin, L. S.,	Bridgeport	Thompson, C. S.,	New Haven
Chapman, Silas, Jr.,	Hartford	Walden, John D ,	Willimantic
Chesebro, Chas. H.,	Putnam	Warner, Fred. H.,	New Milford
Fairchild, A. B.,	Bridgeport	Welton, Nelson J.,	Waterbury
Flynn, Joseph C.,	Naugatuck	Williams, Jerome F.,	Norwich
Hoyt, Theodore,	Danbury	Wilson, O. E.,	Norwalk
Mulville, John,	Greenwich		

Prescott, Boston, Mass.

Atwater, Wm. C ,	Birmingham	Goodsell, McNeil & Co.,	Bridgeport
Breckenridge, Warren J .	Middletown	Hubbard, E. N ,	Middletown
Chapman, Silas, Jr.,	Hartford	McNeil, N. A. & Co.,	Lime Rock
Cowles, Edmund B.,	Meriden	Otis, A. L.,	Meriden
Cowles & Merrill,	Norwalk	Sperry & Kimberly, .	New Haven

Providence-Washington, Providence R. I.

Name.	Residence.	Name,	Residence.
Baker, Wm. E.,	Hartford	Hubbard, Edwin N.,	Middletown
Bartram, Ashbel E. & Co.,	Bridgeport	Learned, J. C. & Son,	New London
Bullus, Thomas L. I.,	Birmingham	Loomer, Silas F.,	Willimantic
Chesebro, C. H.,	Putnam	Mason & Taft,	Unionville
Clark, D. H.,	Stamford	Mason, Carlos V.,	Bristol
Cowles, E. B.,	Meriden	Northend, Charles A.,	New Britain
Cowles & Merrill,	Norwalk	Packer, Thos. E. & Co.,	Mystic Bridge
Fuller & Story,	Norwich	Palmer & Crofut,	Danielsonville
Fuller, W. H.,	Suffield	Smith & Root,	Waterbury
Goodsell, McNeil & Co.,	Bridgeport	Todd, C. A.,	New Milford
Green, Milan S.,	Stonington	Warren, Herbert C.,	New Haven
Harwood, Chas. F.,	Stafford Springs		

Queen, Liverpool, England.

Adams, A. B. & Co.,	Willimantic	Marvin, John W.,	Deep River
Bartlett, Egbert,	Ansonia	Northend, Charles A.,	New Britain
Bill, Arthur G.,	Danielsonville	Parker Bros ,	Norwich
Butler, Abbott G.,	Middletown	Peck, Miles L.,	Bristol
Cameron, Charles,	Greenwich	Raymond, Josiah,	Westport
Carrington, Geo. M.,	West Winsted	Smith & Root,	Waterbury
Cowles & Merrill,	Norwalk	Squire, W. H. & Co.,	Meriden
Hallowell, Samuel,	New Haven	Stickney, J. N. & Co.,	Rockville
Higby & DeForest,	Bridgeport	Trumbull, H. N.,	Stonington
Hoyt, Theodore,	Danbury	White, Wm. N.,	Stamford
Kimball, C. C. & Co.,	Hartford	Wilson, McNeil & Co.,	New Haven
Learned, J. C. & Son,	New London		

Quincy Mutual, Quincy, Mass.

Andross, Wm. W.,	Rockville	Osborn & Price,	Hartford
Lawrence, Gordon B.,	Waterbury		

Rochester-German, Rochester, N. Y.

Andrew, Chas. N.,	Willimantic	Layton, J. M.,	South Norwalk
Goodsell, McNeil & Co.,	Bridgeport	Starr, Chas. F.,	New London
Hubbard, E. N.,	Middletown	William, Jerome F.,	Norwich
Jones, J. G.,	Waterbury	Wilson, Charles & Co.,	New Haven
Johnson, C. G. & Co.,	Meriden		

Royal, Liverpool, England.

Adams, A. B. Co.,	Willimantic	Hawley, B. F.,	Bristol
Allen, B. R.,	Hartford	Hill, J. H.,	New London
Beach & Hunt,	West Winsted	Hoyt, Theodore,	Danbury
Beardsley, Geo. L.,	Birmingham	Marsh Bros. & Co.,	Bridgeport
Begent, Louis S.,	Stamford	Mason, C. L ,	Unionville
Bill, Arthur G.,	Danielsonville	Northend, Chas. A.,	New Britain
Broatch, J. C.,	Middletown	Packer, Thos. E. & Co.,	Mystic Bridge
Cowles & Merrill,	Norwalk	Smith & Root,	Waterbury
Edgar, Thomas & Geo. P.,	New London	Spedding, Wm. H.,	Stafford Springs
Frisbie Chase & Co.,	New Haven	Squire, W. H. & Co.,	Meriden
Fuller & Story,	Norwich	Staples, James & Co.,	Bridgeport
Hall, Wm.,	Wallingford	Treadway, Charles S.,	Bristol

Scottish Union and National, Edinburgh, Scotland.

Name.	Residence.	Name.	Residence.
Bell, Harry,	Stamford	Markley Brothers,	New Britain
Cannon, H. L. & J. S.,	New Haven	Stevens, A. L.,	Meriden
Fisher, George B.,	Hartford	Thayer, Albert L.,	Collinsville
Higby & DeForest,	Bridgeport	Weaver, H. C.,	New London
Hoyt, Theodore,	Danbury	Welton, Franklin L.,	Waterbury
Layton, Jacob M.,	South Norwalk	Wilson, O. E.,	Norwalk
Loomer, Silas F.,	Willimantic		

Springfield, Springfield, Mass.

Adams, A. B. & Co.,	Willimantic	Cowles & Merrill,	Norwalk
Atwater, Wm. C.,	Birmingham	Cundall & Bi l,	Danielsonville
Bacon & Guy,	Middletown	Fuller & Story,	Norwich
Baker, Alden A.,	Colchester	Fuller, Joseph & Co.,	Suffield
Baker, H. A.,	Montville	Fuller, L. H.,	Putnam
Baker, Wm. E.,	Hartford	Harwood, Chas. F.,	Stafford Springs
Beach & Hunt,	West Winsted	Learned, J. C. & Son,	New London
Bell, Harry,	Stamford	Lindley, John,	Ansonia
Bissell, L. & Son,	Rockville	Marsh Bros. & Co.,	Bridgeport
Brooks, Isaac W.,	Torrington	Packer, Thos. E. & Co.,	Mystic Bridge
Brooks, Thornton C.,	Unionville	Peck, Miles L.,	Bristol
Cannon, J. S.,	New Haven	Smith, Franklin,	Hazardville
Codding, S. N.,	Collinsville	Smith & Root,	Waterbury
Collins, A. P.,	New Britain	Todd, C. A.,	New Milford
Cone, Wm. A.,	East Haddam	Treadwell, L. P.,	Danbury
Cowles, E. B.,	Meriden		

Sterlin, New York, N. Y.

Bartram, A. E. & Co.,	Bridgeport	Wilson, Charles & Co.,	New Haven
Webster, Charles M. & Co.,	Hartford		

Sun, London, England.

Andross, Wm. Wiltshire	Rockville	Layton, Jacob M.,	South Norwalk
Atwater, William C.,	Birmingham	Loomer, Silas F.,	Willimantic
Beecher, Edward C.,	Milford	Lloyd, George,	Danielsonville
Braddock, Charles S.,	New London	Marvin, John W.,	Deep River
Brainard, David,	Thompsonville	Mason, C. L.,	Unionville
Brooks, Isaac W.,	Torrington	Mason, Carlos V.,	Bristol
Carrington, Geo. M.,	West Winsted	Potter, Wm. H.,	Mystic River
Chandler, J. W.,	Stafford Springs	Purdy, Horace,	Danbury
Chesebro, Charles F.,	Putnam	Reed, John B., Jr.,	Stamford
Collins & Northend,	New Britain	Starr, Chas. F.,	New London
Craufurd, Robert B.,	Norwalk	Spooner, Eugene T.,	Warehouse Point
Fairchild, Alfred B.,	Bridgeport	Squire, Wilbur H.,	Meriden
Fitzpatrick, Wm.,	New Haven	Street, F. F.,	East Hartford
Foran, Thomas,	Willimantic	Webb, Charles Henry,	New Haven
Fowler, John W.,	Milford	Williams, Jerome F.,	Norwich
Haines, D. T.,	Middletown	Wilson, Oliver E.,	Norwalk
Huke, George S.,	Torrington	Wilson, McNeil & Co.,	New Haven

Traders, Chicago, Ill.

Atwater, Wm. C.,	Birmingham	Gillett, Ralph,	Hartford
Bacon & Guy,	Middletown	Goodsell, McNeil & Co.,	Bridgeport
Bell Harry,	Stamford	Jones, John G.,	Waterbury
Cowles, E. B.,	Meriden	Loomer, Silas F.,	Willimantic
Cowles & Merrill,	Norwalk	Weaver, Henry C.,	New London
Fuller & Story,	Norwich	Wilson, Charles & Co.,	New Haven

Transatlantic, Hamburg, Germany.

Name.	Residence.	Name.	Residence.
Goodsell Brothers,	Bridgeport	Squire, Wilbur H.,	Meriden
Kimball, C. C. & Co.,	Hartford	Welton, Franklin L.,	Waterbury
Sperry & Kimberly,	New Haven		

Union, Philadelphia, Penn.

Andross, W. W.,	Rockville	Loomer, S. F.,	Willimantic
Atwater, Wm. C.,	Birmingham	Northend, Chas. A.,	New Britain
Bentley, Samuel H.,	Mystic	Otis, Albert L.,	Meriden
Brainard, David,	Thompsonville	Peck, Miles L.,	Bristol
Bulkley, Nathan T.,	Danbury	Taff, Fred A.,	Stamford
Cowles, E. B.,	Meriden	Wadhams, M. S.,	West Haven
Higby & DeForest,	Bridgeport	Weaver, Henry C.,	New London
Hubbard, Edwin N.,	Middletown	Webster, Charles M. & Co.,	Hartford
Jones, J. G.,	Waterbury	Wilson, Charles & Co.,	New Haven
Lathrop, J. L. & Son.,	Norwich	Wilson, O. E.,	Norwalk

Union, San Francisco, Cal.

Dickinson, Leonard A.,	Hartford	Lineburgh, Wm. G. & Son,	Bridgeport
------------------------	----------	--------------------------	------------

United Firemens, Philadelphia, Pa.

Bartram, A. E. & Co.,	Bridgeport	Wilson, McNeil & Co.,	New Haven
Bestor, Howard J.,	Hartford		

United States Fire, New York, N. Y.

Donnelly, Michael,	Hartford	Wilson, McNeil & Co.,	New Haven
Lineburgh, W. G.,	Bridgeport		

Washington, Boston, Mass.

Atwater, Wm. C.,	Birmingham	Loomer, Silas F.,	Willimantic
Bacon & Guy,	Middletown	Maloney, Daniel,	Fairfield
Baker, Willard,	Sharon	Marvin, John W.,	Deep River
Beecher, S. G. & Son,	New Milford	Mason, Carlos V.,	Bristol
Bell, Harry,	Stamford	Mason & Taft,	Unionville
Bishop, Charles B.,	Litchfield	McNeil, N. A. & Co.,	Lime Rock
Brooks, Isaac W.,	Torrington	Morris & Nichols,	Bridgeport
Bull, Geo. R. & Co.,	Kent	Northend, Charles A.,	New Britain
Camp, Lewis A.,	Seymour	Palmer & Crofut,	Danielsonville
Chesebro, Chas. H.,	Putnam	Parker, John F.,	Norwich
Collier, Thos. S.,	New London	Quien, Christian & Co.,	Danbury
Cowles & Merrill,	Norwalk	Russell, Benj. A.,	Greenwich
Ensign, T. Lee,	Falls Village	Sperry & Kimberly,	New Haven
Goodsell, McNeil & Co.,	Bridgeport	Squire, Wilbur H.,	Meriden
Hubbell, David T.,	Bethel	Stickney, John N.,	Rockville
Jones, John G.,	Waterbury	Webster, Chas. M. & Co.,	Hartford
Layton, Jacob M.,	South Norwalk	Wilson, McNeil & Co.,	New Haven

Westchester, New York, N. Y.

Name.	Residence.	Name.	Residence.
Andrew, Charles N.,	Willimantic	Nichols, H. T.,	Newtown
Bacon & Guy,	Middletown	Otis, Albert L.,	Meriden
Coe & Hoadley,	Waterbury	Perry, Henry H.,	Southport
Cowles, G. & N. A.,	New Britain	Starr, Chas. F.,	New London
Gillett, Ralph,	Hartford	St. John, S. Y.,	New Canaan
Griswold, Midian N.,	Winsted	Taff, Fred. A.,	Stamford
Higby & DeForest,	Bridgeport	Thompson, C. S.,	New Haven
Johnson, Wm. J.,	Meriden	Todd, Cyrus A.,	New Milford
Merrill, Homer,	Norwalk	Williams, Jerome F.,	Norwich

Western, Toronto, Canada.

Atwater, Wm. C.,	Birmingham	Lineburgh, W. G.,	Bridgeport
Cowles, E. B.,	Meriden	Wilson, McNeil & Co.,	New Haven
Johnson, Wm. J.,	Meriden		

Williamsburgh City, Brooklyn, N. Y.

Andross, Wm. W.,	Rockville	Northend, Charles A.,	New Britain
Atwater, Wm. C.,	Birmingham & Water b'y	Russell, B. A.,	Greenwich
Bacon & Guy,	Middletown	Sheffield, Thomas D.,	Pawcatuck
Gillett, Ralph,	Hartford	Sperry & Kimberly,	New Haven
Higby & DeForest,	Brideport	Stevens, A. L.,	Meriden
Hill, J. H.,	New London	Treadwell, L. P.,	Danbury
Hubbard, H. A.,	Stamford	Williams, Jerome F.,	Norwich
Loomer, S. F.,	Willimantic	Wilson, O. E.,	Norwalk
Mead, M. E.,	Darien		

